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THE RAND-McNALLY
BANKERS' MONTHLY

VOLUME 18. CHICAGO, OCTOBER, 1899. NUMBER 4.

SPIRIT OF THE BANKERS' CONVENTION.

"The bankers of the United States most earnestly recommend that the Congress of the United States at its next session shall enact a law to more firmly and unequivocally establish the gold standard in this country by providing that the gold dollar, which, under existing law, is the unit of value, shall be the standard and measure of all values in the United States; that all the obligations of the Government, and all paper money, including the circulating notes of national banks, shall be redeemed in gold coin, and that the legal tender notes of the United States when paid into the Treasury shall not be re-issued, except upon the deposit of an equivalent amount of gold coin."

Resolution adopted at Cleveland meeting.

JAMES G. CANNON—"Uniform Blanks and Credit Department Methods."

Credit is based on possessions, but abundant assets are not always requisite for the creation of credit. It is very desirable, however, that the credit given should be proportionate to the actual assets of the borrower. The grantor of credit is a contributor of capital and becomes, in consequence, interested in the success or failure of the debtor; and as such he is clearly entitled to complete information as to his financial condition at all times.

The making of property statements also has the effect of educating the borrower to higher standards of business methods, as many applicants for credit fail to realize their own precarious condition until their cases are carefully diagnosed by a painstaking, conscientious bank officer from facts revealed by a detailed statement. By means of these statements, and their careful analysis, unbusinesslike practices are brought to light and the borrower, if properly advised, is diverted from a dangerous course to one of safety, conservatism and prosperity. When an applicant for credit makes a showing of his affairs, and unreservedly discloses his financial condition to his banker, he should then be afforded credit facilities commensurate with his responsibility and the average bank balance maintained. This places the whole matter of borrowing upon a business basis and favoritism is eliminated. Banks are not private enterprises, but public institutions, whose doors should be wide open, and whose legitimate facilities should be placed at the disposal of worthy depositors. The obtaining of accommodation should not be, as it often is, a matter of partiality, but a right to which every customer is entitled who can show that his financial condition warrants his borrowing.

Good credit contributes largely to a borrower's business success; it gives him greater capital, enables him to carry a larger stock, and increases his sales and profits. It should be understood that a request for a statement does not imply a reflection on the borrower's character, honesty or business ability; but it is made simply to secure such information as will enable the banker intelligently to transact his business with his customer. Some one has well said, "The merchant who desires to serve his own best interests should recognize that his most valuable possession, apart from his actual assets, is a sound, substantial and unquestioned reputation as a credit risk; and that under the prevailing conditions and demands of business the most effective and eminently the best way to prove his basis for credit is to be willing to submit a statement of his financial condition."

ADDRESS BY PRESIDENT—From the Annual Address by George H. Russell.

In the past twenty-five years there has been a large increase in the number of banks and consequently greater competition in the banking business, a decrease of fully 50 per cent in discount rates, much better facilities are given the depositor and the old exchange and collection charges are well nigh abolished. There is much larger capital invested and much smaller profits in banking, more work and responsibility, less returns and appreciation. In the past two or three years, we note greater resources and a growing independence of the money centers on the part of the South and West. But we must accept the conditions that now exist, and recognize the fact that, with the age and greater wealth of this nation, the rates of interest will gradually and naturally decline.

We recovered slowly from the financial disturbances of 1893, but during the following five years, by enforced economies, the lesser cost of living, the sale of our surplus crops, the large production of our mines, we awoke to the fact that we were a rich country, and will hold our place as a creditor among the nations of the world.

To this change of condition the banker must accustom himself and perhaps largely change his methods. The business of the country is being done on a cash basis. The annual and semi-annual settling days of the older states are not upon the calendar. The jobber finds his profits within the discount of the manufacturers and the country merchant has learned the lesson, buys more carefully and pays cash, and so we see business paper surely disappearing. Banks must invest in other good securities, which under this new demand appreciate in value. Under this process and the growing wealth of our nation, high grade securities will be absorbed, and the banks will lend their aid to the development of our industries and trade with all nations. Already we are purchasing the bonds of foreign countries. The saving depositor must satisfy himself with a lower rate of interest.

It is to be hoped that this condition will not again stimulate a fever of speculation, which, when it breaks, as it did in 1893, may reduce us to a long and anxious period of convalescence. We must not forget the lessons of the past. In times like these we take our reckoning and set our course. With clear skies and favoring winds we know that storms must come, and we should feel the responsibility of the lives and cargoes we carry. In times of such prosperity as this, bankers will be tempted with many visionary schemes in which large profits are promised. These must be avoided, while we must not too conservatively deny aid and encouragement to the development of our most wonderful resources.

MYRON T. HERRICK—"Banks and the People's Progress."

The bank is the embodiment of the instinct to preserve for future needs the fruits of human activity, an instinct originally awakened by hunger and the struggle for life, and its history is practically the history of the highest civilization, which in its development has more nearly reached perfect balance in the temperate zone. Civilization of itself is the ability of man to control and to utilize the forces of nature. It has been said that the highest type of civilization cannot originate "where the banana grows"; where primitive man gathers breadfruit from a tree, and pulls the cocoanut from the palm and the taro from the ground; he neither reaps nor sows, nor gives thought for the morrow, for his supply is as boundless as the air he breathes—and even the air is tempered to his naked skin. A climate of recurring seasons seemed necessary to the best development of mental activity. The pangs of hunger and the struggle for existence were the moving causes of the evolution of the mind, and as the mental horizon was thus extended, intelligent foresight provided from his surplus products a reserve for the proverbial "rainy day," or non-fruitful season. Soon exchanges became necessary, and a medium of exchange, representing values; then in natural sequence, in crude form, came the bank, which soon became the warp of the fabric of civilization.

Banking as an embodiment of this powerful force has been going on for these hundreds of years, and today, though perhaps full of imperfections and yet incomplete, is steadily carrying on the commerce of the world. Nations, governments and parties have arisen, flourished, declined and disappeared—

and while the growth of the bank has from time to time been arrested, no opposing force has yet arisen sufficient to destroy it. Every decade has found it more full and comprehensive, a proof of an underlying principle greater than most human conceptions. You trace the deposit of the bank to its source, and there may be discovered the hidden origin of its power. Its fountain-head is the strongest of human instincts, that of self-preservation. Every home, every home-tie and every individual interest is involved; therefore, unlike a government or other partisan organization, the bank has for its foundation a constituency without class distinction, for it is built and supported by all the people. As the confluence of streams supplies the mighty reservoir of the ocean, and this in turn through clouds and carrying winds supplies the streams with their power-giving currents and Niagaras, so this concentration of the small deposits of savings and accumulations in banks creates that vast reserve of influence and financial resource which directs and sustains commercial enterprise and industrial activity, and serves as the medium by which the business of the world is carried on.

A. J. FRAME—In Discussion of the Address by Myron T. Herrick.

It is cause for congratulation that Secretary Gage has reversed a former decision and has resumed the issue of gold certificates. Since this reversal a month ago the certificates have increased to an extent relieving the overburdened banks and proving the soundness of his course.

The banks of England and France issue legal tender notes practically to an unlimited amount with coin reserves, and these rich countries are full of the yellow metal, and inferior currency is no nightmare to disturb their slumbers. In these days of the greatest production of gold in the world's history, give the people of the United States the same opportunities and soon the channels of our circulation will be permeated with gold certificates, thus building up a solid metallic foundation for the superstructure of general credit. If we refuse to make a place for it, no vigilance of Government can prevent its exportation.

As a conclusive proof that the trend of all European banks is toward a metallic reserve for practically all note issues, and that they are gradually eliminating the small amounts of asset or credit currency now allowed, I respectfully refer you to an article in "L'Economiste European" of October 14th, by Prof. Edmund Thery (or to Bankers' Magazine, New York, for December, 1898). He declares that all European banks of circulation:

In 1883 had a gold reserve of.....	29 per cent of circulation.
In 1883 had a silver reserve of....	16 per cent of circulation.
In 1883 total coin reserve of.....	45 per cent of circulation.
In 1897 they had a gold reserve of..	57 per cent of circulation.
In 1897 they had a silver reserve of..	17 per cent of circulation.
In 1897 total reserve of coin.....	74 per cent of circulation.

The gold coin increasing from $700,000,000 to $1,700,000,000 in fourteen years. Further he says, "In all sound money countries the bank note is in

course of becoming a simple gold certificate, redeemable on demand." That, I affirm, is true currency reform. Let us follow in their footsteps and command the unquestioned confidence of the world for our monetary system.

Some may question our ability to retain gold enough to keep the foundation intact. It is not necessary that we should be gold producers to do so. Dr. Adam Smith says "that in 1700 Spain and Portugal, next to Poland, were the most beggarly countries in Europe, notwithstanding they were the greatest producers of gold and silver." Witness the decline of the State of Nevada and contrast it with the perennial fountains of wonderful prosperity still developing in the great Mississippi Valley, which will continue till the end of time.

Dr. Smith gives a pat illustration, to-wit: "Money, like wine, must always be scarce with those who have neither the wherewithal to buy nor the credit to borrow it. Those who have either will seldom be in want of either the money or the wine which they have occasion for, and a country that has wherewithal to buy gold or silver will never be in want of those metals." I am strongly impressed that the United States has the wherewithal to buy all the gold and silver we need for a basis for our circulating medium. If some of the poor sections of our country are short on circulation, is it not because they are also short on collateral, or wherewithal to buy it?

WILLIAM C. CORNWELL—"What Can be Done to Perfect Our Currency?"

The basilar weakness of our monetary system is, doubt about the stability of the standard. Not that many of us are trembling now about it, but neither did many in the prosperous times of 1889, and yet four years later, and for three years after, we went through a period of destruction of millions and an era of hardships, all produced by the same instability, which, as much as it ever did, exists today.

That is to say, the Government of the United States is not to be depended upon to redeem its obligations in gold. It does redeem them now in gold, but the Secretary of the Treasury has authority to redeem them in silver, and he has the silver to do it with, and the silver dollar is a dollar in law. We have always had a Secretary of the Treasury who was above reproach. We have one now who is broad-minded and far-seeing, whose skill, training, honesty and good judgment peculiarly fit him for the successful conduct of the financial affairs of his office, and who is entitled to, and has, the entire confidence of the people, in his ability day by day and in any crisis. But if the President and Secretary in office in 1893 had been of the same stripe as the Congress in power at the other end of Pennsylvania avenue at that time, the notes would have been redeemed in silver or not at all, and we would have had the 50-cent dollar and the smash in values then that we fought so hard to avoid by the defeat of Bryan in 1896.

The first thing to do then in perfecting the currency is to so firmly place ourselves on the gold standard, by law, that no adverse election or accident can lower the standard. But there is another danger to which the standard is subject, and that is the draining of the Treasury gold. This danger was all around us from 1893 to 1897, and in 1895 we were so close to depletion that

the Assistant Treasurer in New York notified the Secretary at Washington that he could not hold out more than two days longer.

It was only by good luck and haphazard that we were saved then. We are having the good luck now, but no one can say positively how long it will last, and the hazard next time may "hap" the other way.

The Government's great credit today depends upon its keeping good the promise which you may read on every greenback, to pay on demand in coined dollars, and (although it is not on the greenbacks) to pay those dollars in gold, if the holder demands it. And the Government's credit would not last five minutes if that promise were known to be broken.

It all depends upon who is in the Government, and that depends upon politics.

You may say there is no danger now. But you must remember that less than three years ago 6,500,000 people voted against the Government's keeping the promise, and were willing, most of them not knowing what they were doing, to hurl us down the embankment of national repudiation to destruction.

And we are in just as much danger now as then, as far as the actual existing tools and machinery to do the work over again are concerned.

The greenback, which must be paid in gold and must be paid out again, is still with us.

There are two ways of relief. One is to wipe out the demand notes as you wipe out other debts. The other is, to pay them out only in exchange for gold, when they have been once redeemed—to make gold warehouse receipts of them—almost exactly in character like the new gold certificates which are being issued by the Secretary.

If the latter course is adopted, there must be established a department of issue and redemption in the Treasury, entirely separated from the fiscal department. To this department is to be entrusted all matters pertaining to the issue, redemption and exchange of coin, certificates, Government notes and bank notes, its principal business being to maintain a reserve large enough to redeem all greenbacks presented, in gold, and to pay them out again only in exchange for gold. In other words, the legitimate business of the Treasury, collecting and distributing revenue, is to be done as at present in the regular bureau, while the other function, the illegitimate one, which consists mainly in supplying and redeeming currency for business, and which in all other countries is done by banks, is relegated to a separate department.

These operations, given the vitality of law, complete the two steps which, when taken, will redeem the sound money pledges of the Republican party.

WILLIAM R. TRIGG—"How Can the United States Become the Clearing-House of the World?"

The vision that has ever risen before me is the tide of gold that flows ceaselessly to England from all parts and quarters of the world, borne in hundreds of ships; but it is overshadowed by a greater vision, the settlements that are being made now, with this country by all other countries, that grow each year, becoming larger and larger, until past figures and statistics are worthless—we simply have to abandon them.

The export of our grain, our cotton, our metals, our lumber, and, by far the greatest of all, our manufactures, is determining the question of where settlements will be made. The flow of gold that has heretofore gone to England will in the main come to the United States, and here the clearing of the world will be done. We can bring this about, or rather hasten, for we cannot in my opinion stop it, in no better way than encouraging the enterprises of our people, not necessarily by governmental aid, but by sympathy, which is most necessary in business. Encouragement, however, we must all admit, is in order when report shows that this country has fallen from the first place in gold production, which it held for fifty years, up to and including 1896, to the third place. Africa passed us in 1897, and Australia in 1898. This would seem to prove there is progress elsewhere, but, after all, what care we where the gold is digged, if its final lodgment is our own coffers? And I ask, shall London, or Paris, or Frankfort prevail, when New York, with Boston, Philadelphia and Baltimore; when Chicago, with St. Louis, St. Paul and Milwaukee; when San Francisco, with Omaha and Denver; when Richmond, with Atlanta and New Orleans, decide it otherwise, representing the trade they do, and what is more important, a tremendous aggregation of homogeneous people made one in the determination that our country shall outstrip all others? The day, not yet passed, but passing, is at hand, when the American eagle shall be as well known as the English sovereign, and then the pound shall give first place to the dollar—and then, we shall clear for the world.

FIDELITY INSURANCE—Recommendations of Committee as to the Use of a Uniform Bond Form; A. C. Anderson, Chairman.

We not only recommend the uniform bond, but also that banks do not allow one man to be insured in one company, one in another, and so on. We deem this unwise, because, should default come, it is liable to be by collusion, and no company will consent to pay what it believes a competitor is liable for, and it may be exceedingly difficult for the insured to prove which of the companies should pay the loss. Where a division of insurance among two or more companies is desired, we would recommend that each company carry a pro rata on each man.

Our members are at present paying widely varying rates for numerous forms of bonds, with as widely varying conditions, and it has been our thought, besides securing a uniform bond, to recommend, if possible, some plan for uniting the business of our members upon a uniform and equitable basis. This naturally led us to the consideration of a mutual plan upon which some company would receive our business, keep it separate from their other risks and share with those insuring any profit that might result.

Several companies have indicated a willingness to do this and a contract could have been secured defining satisfactorily the terms on which the business should be handled. In order, however, to give any promise of success to such a plan it would have been necessary for us to control absolutely a large volume of insurance, which we had no authority to promise for our members.

Such companies indicated a willingness to make us a considerable conces-

sion in rates if our association would open a bureau of its own through which the business of our members could be received, without expense to either the association or its members, and placed with the companies without the intervention of agents. This could only be done successfully after the plan had received the assured support of at least a large portion of our members carrying such insurance. Such a plan of business would evidently effect a considerable saving in cost.

Throughout our investigation we have been confronted with the fact that, covering a period of years, 55 to 56 per cent of all fidelity and surety premiums of American companies have been consumed in expenses, while figures obtained from these companies' reports of their fidelity and surety business to insurance departments show that of disbursements for expenses and losses about $2 goes for the former to $1 for the latter.

PROTECTIVE COMMITTEE—From the Annual Report to the Association.

Reports received during the past year show that fifty-eight attacks have been made on banks not members of the association by burglars and thieves, who have done considerable damage with heavy explosives and have gotten away with more than $117,000 in money. From the same class of depredators, members of the association have lost during the same period $3,863, the result of sneak thefts and one burglary. Of this amount $2,500 was secured by a sneak thief, who, without being seen, abstracted the money from the wagon of the Anglo-California Bank in the streets of San Francisco. Tramp burglars attacked the First National Bank, Ashburnham, Mass., and secured $1,278. About the same time they committed a series of attacks in New England on banks not members of the association. An investigation of the only recorded instance where bank burglars used the electric current during the year shows that it was made use of merely to arrange a warning signal in the bank with a connection outside.

SECRETARY'S REPORT—Statement as to Capital Represented by the Association.

In the past year 211 members were lost through failure, liquidation and withdrawal from the association, leaving the membership at the beginning of the fiscal year 3,174. Seven hundred and forty-one members have joined from September 1, 1898, to September 1, 1899, a net gain over last year's total membership of 530.

The roll now embraces 3,915 members, whose capital, surplus and undivided profits aggregate $1,230,192,191. Combined deposits are $4,501,367,328, making a total of $5,731,559,519. This is $841,211,025 more than the same assets of last year's members.

These figures do not include the capital and deposits of 372 members who are private bankers and make no statements.

ELECTION OF OFFICERS—President, Walker Hill, of St. Louis; vice-president, Alvah Trowbridge, of New York; chairman of the executive committee, Myron T. Herrick, of Cleveland.

The executive council is made up as follows: George F. Orde, Chicago, Ill.; Caldwell Hardy, Norfolk, Va.; J. W. Whiting, Mobile, Ala.; J. H. Ingerwessen, Clinton, Iowa.

Vice-presidents for the various states were elected as follows: Alabama, E. J. Bock, Mobile; Arizona, M. B. Hazeltine, Tucson; Arkansas, G. T. Sparks, Fort Smith; California, S. G. Murphy, San Francisco; Colorado, J. A. Thatcher, Denver; Connecticut, B. G. Bryan, Waterbury; Delaware, Benjamin Neal, Wilmington; District of Columbia, J. W. Johnson, Washington; Florida, John T. Disnuth, St. Augustine; Georgia, J. H. Reynolds, Rome; Idaho, H. Wadsworth, Boise City; Illinois, E. G. Curtis, Grand Park; Indiana, M. Carter, Danville; Indian Territory, John Lacy, Ardmore; Iowa, E. H. Hexford, Cherokee; Kansas, E. L. Meyer, Hutchinson; Kentucky, C. G. Smallhouse, Bowling Green; Louisiana, G. W. Boulton, Alexander; Maine, John Cassidy, Bangor; Maryland, C. S. Lane, Hagerstown; Massachusetts, John W. Grant, Boston; Michigan, M. W. O'Brien, Detroit; Minnesota, Kenneth Clark, St. Paul; Mississippi, R. F. Leonard, Natchez; Missouri, J. B. Thomas, Albany; Montana, John W. Moore; Nebraska, E. R. Kearney, Laurel; New Hampshire, P. R. Bugbee, Hanover; New Jersey, F. B. Adams, Newark; New Mexico, M. Brown, Deming; New York, David Cromwell, White Plains; North Carolina, J. F. Wiley; Ohio, Jacob Frick, Worcester; Oklahoma, J. M. McNeil, Guthrie; Oregon, H. W. Corbett, Portland; Pennsylvania, Frank L. Phillips, Scranton; Rhode Island, Wm. Goddard, Providence; South Carolina, J. A. Brock, Anderson; South Dakota, C. C. Bennett; Tennessee, John W. Faxon, Chattanooga; Texas, E. Rodman, Waco; Utah, W. S. Adams, Ogden; Vermont, Edward A. Davis, Bethel; Virginia, W. R. Trigg, Richmond; Washington, H. C. Henry, Seattle; West Virginia, J. R. Van Wagoner, Wheeling; Wisconsin, J. W. H. Leonard, Milwaukee; Wyoming, W. J. Thomas, Buffalo; Hawaii, S. W. Dennison, Honolulu.

GOLD MADE A LEGAL TENDER.

At the session of the Indian council, held September 7th, Baron Curzon, the viceroy, concurred in the statement of the financial member, Mr. Clinton Dawkins, who, in introducing the currency bill, said that, in the absence of the mint proclamation from England, it had been decided to make gold the legal tender immediately, in the conviction that no other measure would save India from disastrous embarrassment and fresh taxation. The viceroy remarked that, thanks to the sagacity and common sense of the committee, the ability of the chairman, the strength of the case for the gold standard, and the remarkable unanimity of opinion, a settlement of the disputed matter had at last been reached. For twenty years the policy of the government of India had been the defense from the inevitable consequences of the decline in the value of the rupee, namely, fresh taxation. The adoption of the gold standard would enable India to embark in discussion with foreign powers and enter the field on equal terms. Since gold had begun to enter India last year, more than $11,500,000 had arrived. A fixed value would lend stability and confidence to for-

eign trade. Mr. Dawkins believed that the action taken by the council would invest the financial horoscope of India with the security which it had hitherto lacked, and which it was the duty of the government to use in the interest of the Indian people.

ELEMENTS OF SUCCESS IN A BANK PRESIDENT.

Whether in a city or a country bank the most essential requisite for a president to possess is the skill to marshal and organize the business interests about him into supports and dependencies of his institution. Deposits are the life of the bank. In securing them, two main ideas are to be kept in view.

Deposits should be well distributed. Ten customers with average balances of one hundred dollars are more desirable than one with a thousand dollars. Under the laws of trade ten men, as above, will never attack, and so suddenly diminish, a cash reserve, as will the one. The chances that the ten will trade among themselves and leave the money on deposit are proportionally greater. The outside business connections of ten men have tenfold power to draw others to the bank compared to one. The exception to this general rule, however, exists in the large trader, who, buying and selling in a particular line, will write an undue proportion of checks in the conduct of his business. In the distribution of deposits, merchants, farmers, manufacturers, wholesalers and jobbers, stock buyers, together with all classes of individuals, are desirable. As far as possible care should be taken that the institution be not overloaded with an unprofitable class of accounts. For instance, in a country bank farmers should be sought after, and while mercantile accounts are necessary and acceptable, merchants as a class utilize their money, and the amount of work they entail exceeds that of the farmer or professional man. The point to be kept in view is the evenness of the cash reserve. All profit, in present times, comes from loaning. The greater the volume of deposits, the greater the circulation of money through the bank. He who has the executive management must watch and regulate the amount of loans. A few heavy depositors in times of panic may ruin the institution. Small accounts are carried with less danger. Experience, long and costly, has developed a law of averages. From this law there is no safe departure. It is by the complexity of industrial enterprises, the crossing and recrossing of the lines of trade, that the bank prospers. Customers become borrowers. Not every man does business with a bank because of personal friendship. It is based, not seldom, on self-interest. For accommodations extended, favors are returned. And the thoughtful, high-minded business man always remembers the interdependence between himself and the institution, between the public and the bank. Out of this grows the universal and rightful practice of loaning first to customers, and in city institutions apportioning the extension of credit by the average balance on deposit. The man who orders these things as far as possible is the bank's president.

Again, the character of a bank depends upon its deposits. Large and powerful industries, by depositing with a bank, give it standing. They have a

moral force in the community and beget confidence in the bank. And it is here that the competent bank president picks his perilous way with extreme caution. The secret influence of tradesmen and farmers, merchants and professional men, especially in small communities is very great.

A bank should be built and run on the principle that it commands a given territory. All business within a certain radius belongs to it. There may be competitors, and in that case every attempt to control a given line of business must be neutralized. Every inch of the field belongs to each bank, and new competitors must not be allowed to concentrate among a certain clique of men We admit, of course, limitations here, and the necessity of honorable treatment of competitors, the rightfulness and respectability of it, but we speak of attitudes and governing principles. In the city are merchant princes, capitalists, packing houses, manufactories, the strong man masters the situation as a general on the field, only that he studies men and their financial combinations. In the ocean of commerce there are hidden gulf-streams. These should flow past the bank. All roads in business lead to the bank, and the successful president is a great organizer, by every road and river he brings deposits, influence, character to the institution.

A mastery of the science of credits is a prime requisite in the equipment of the model president. It makes no difference whether the bank be large or small, the loans determine the solvency of the institution. Here the profits accrue, here the losses attach. Credit is based on property, and personal honesty and ability.

But back of this direct basis lies the vast thing we call commerce, whose laws exist in the nature of things. On the one hand soil, climate, continental configuration; on the other race, the wants and needs of mankind. And growing out of these conditions, trade springs up in a thousand forms, to pursue its way as a beneficent and civilizing force.

Credit therefore depends upon trade conditions; and really is the science of determining the possibilities in the payment of debt under certain conditions.

Here opens a limitless field for the student, and the bank president cannot know too much about agricultural, mercantile, railroad, shipping, manufacturing and industrial affairs. Whether he loan one or a hundred thousand dollars, in country town or metropolis, he must know the inherent qualities which render the business a safe security. Honesty and ability cannot make a business wrong in the nature of things a paying one. Estimating hazard, this is the expert feature of a bank president's work.

The tool of the bankers' trade is money. He knows its nature and use. Better than any other man does he know the relation which government bears to it, and which it in turn bears to prosperity and happiness through commerce.

The investigating, alert bank president studies money at all times and in all ways. He becomes familiar with its kind, history and future. He watches and analyzes the movements of politics which thread their way through finance. How far his investigations may be profitable to his business depends upon the size of his bank, but to the man and his conduct the most extensive knowledge is never detrimental if acquired not at the expense of more immediate business.

Of all places, a bank presidency is no place for a dreamer or theorist. As he studies so important a question he will necessarily form views as to the constitution of business and human rights, but he deals not with methods of reform, but with actualities. The time may be out of joint, but he is not born to set it right. Unappreciated, it is true, by the masses, his work has to do with stability and efficiency, whether in finance or commerce, and by doing his duty here, fearlessly and tirelessly, he aids the world by maintaining a system which supports a civilization, that, however imperfect, is the highest yet produced. The bank president is the model financier.

CHARLES W. STEVENSON.

UNITED STATES GOLD STANDARD INFLUENCE.

The Washington Post, through the courtesy of the British Embassy, recently published for the first time the views of Lord Rothschild, head of the great firm bearing his name; Lord Aldenham, late governor of the Bank of England, and others of like note in the financial world, concerning the recently announced purpose of the British Government to apply the gold standard to India and the part the United States has taken in bringing about that result. These views of English financiers are interesting, as the subject of international bimetallism is still being discussed, although it may be regarded as definitely settled.

These eminent authorities disclose that the present move of Great Britain is directly connected with the action last year in rejecting the proposal of the United States, made through the Wolcott commission, for an international agreement on bimetallism.

Lord Aldenham, who is in charge of the British pour parleurs with the United States, tells, for the first time, the private history of the negotiations. In his judgment, Great Britain made a serious mistake in not accepting the American proposal. Lord Aldenham states that the proposal of Senator Wolcott included a condition, sine qua non, that the mints of India should be reopened to the coinage of silver.

The testimony was given before the commission of distinguished financiers and economic students to whom the British Government referred the whole subject of the Indian currency. It included Lord Balfour of Burleigh, Sir Francis Mowatt, secretary of the Treasury; Sir David Barbour, financial member of the Council of the Governor-General of India, and other representative statesmen, financiers and bankers. In his letter of instructions, Lord George Hamilton, Secretary of State for India, gave the commission almost unlimited power in prosecuting their inquiries. They have been meeting at the India office, the sessions being private, and the views presented by Lord Rothschild and others are now presented for the first time.

Lord Rothschild, speaking generally of American finance, said:

"He would be a rash man who affirmed that the American currency, as it now stands, is on a sound and satisfactory basis; twice within the last ten years has the United States Government been obliged to raise large loans for the

purpose of obtaining gold; but what is the present state of America? During the last twelve months her exports have been just double her imports, £240,000,000 against £120,000,000, and these exports have not consisted entirely of agricultural produce or of minerals, but to a large extent of marvelously finished goods, electrical apparatus and machinery to all parts of the world; railway engines, and even rails to India and Australia. Naturally, America has been greatly benefited by her splendid system of railways."

Taking up the American proposals of last year for an international agreement on bimetallism, Lord Rothschild said:

"I should never have advocated the reopening of the mints unless by arrangement with other nations, and I consider it a mistake on the part of the Indian Government discarding, in the way in which it has done, the proposals made by America and France last year. Naturally India should have reserved her right to coin gold as well as silver; but the other conditions raised by France and America were conditions which regarded not India, but England, and although I consider the majority of the conditions not only impracticable, but absolutely impossible, the question for her majesty's government in London to consider was, and is, Which sacrifice is preferable, to help reopen the mints to the free coinage of silver or to assist the introduction of a gold standard and currency?

"But having discarded the American idea of an international arrangement for the renewal of bimetallism—I suppose there is nothing now to be said on that question—your committee has now to decide between a gold standard and gold currency pure and simple, and between the continuance of the present arrangements, with such improvements as past experience has proved to be necessary."

Lord Rothschild discussed the parity of gold and silver in the United States and American bank control of currency as follows:

"The internal arrangement of the currency is always better looked after by a bank than by a government. The best proof you have of that is in America, where the tendency arose twice to mix up the measure of the currency with the wants of the Treasury. The accounts were not kept sufficiently distinct. A bank would know that they were under the necessity of redeeming their notes in gold or silver, and they would keep the money market easy. In fact, a bank would never have allowed the stringency in the money market to arise, as it did the other day in India, because they thought they could not convert their notes.

"I think America is a very good example because, although the law of America prescribes that one dollar shall be equal to another dollar, yet confidence has not always entirely been reposed in that statement. I don't understand that question."

On the American parity of gold and silver his lordship said, facetiously:

"In America the law states that one dollar shall be kept equal to another dollar; that the silver dollar shall be as good as the gold dollar. I do not think anybody knows exactly what the American law does say. I do not think that the law is that the gold dollar is equal to the silver dollar.

"What I wanted to put was this: That as soon as the gold did disappear from the American treasury, people lost to a certain extent their confidence in the power of America to maintain the par of exchange, and therefore visible gold is necessary. The government considered that they had sufficient gold to redeem their bank notes, and I can only suppose that they had to use that gold for government purposes; but circumstances arose when there was no gold there and no notes, and therefore they had to make a loan."

Lord Rothschild stated that Russia was gradually building up a great stock of gold.

"Russia has, during the past ten years, been creating a large reserve of gold; I believe it now approximates £130,000,000. This reserve has been created, first, by keeping in Russia the produce of the Russian gold mines; secondly, by receiving the coupons of her external debts as customs duties, as well as receiving those duties in gold or in the bank notes of England and France, which is exactly the same as gold; thirdly, by large borrowings outside of Russia and redemption of internal loans; and fourthly, by exchange operations when considered necessary by the minister. I will explain this. At times Russia has had a superabundant harvest, and there has been a plethora of bills offering for sale; the Russian Government has never hesitated one instant; they depressed the exchange, which was a premium on exports, by becoming large buyers of bills, and, while they were borrowing abroad for their general purposes, ordered gold to be sent to them from the proceeds of those bills.

"I asked on Friday what was the amount of gold that we sent to Russia in 1891-92 for account by the Russian Government. I find that in 1891-92 we sent £8,550,000 of our own gold and £1,500,000 for the Bank of England, but against that in 1890—that was the time of the Baring crisis—the Russian Government sent £1,500,000 of gold to the Bank of England which they lent them, and they sent us £1,500,000. Again, on various occasions, when money has been very tight in Germany, the Russian Government has never hesitated to send gold out of the country, although they were preparing for a gold reserve. If the Indian Government were to make up their mind to go in for a gold standard and a gold currency, they must also make up their mind at times to send gold back. They cannot introduce a great change in the Indian currency and say, 'We do not care about the money market; that must take care of itself.'"

The curious fact was related by his lordship that India has such a hoard of gold that gold bars are sold in the bazaars.

"To outside observers the closing of the mints has probably increased the desire for hoarding, and silver and gold bars which are freely sold in the native bazaars pass for money instead of coin with the sovereign's head. I have asked one of the highest authorities that I know in Indian matters what becomes of them, and he says the majority of them are taken by the Indian bankers as a reserve. I must tell you that some bars do come back from India. It is a very curious thing. It is not the bars that we make that come back, but the bars which are sent from China, which are not smooth but rough. We have never had a bar back from India of our own manufacture."

He gave warning of the difficulties that are in the way of establishing a gold standard and the need of long preparation:

"It took Russia nearly ten years to establish a gold currency. She was probably helped by the produce of her own mines, but the efforts and the sacrifices have been heavy, and, curiously enough, now that the gold standard is established, the great difficulty for the Russian Government is to get the gold into circulation. The Russian peasants still cling to the idea that the double imperial only represents 15 rubles of paper money. The Austria-Hungarian Government, which, like the Russian Government, had issued a large quantity of paper money in time of war, borrowed £30,000,000 to redeem that paper money—they were helped at first by abundant harvests, and although the bank does not part with its gold freely, still it is obliged on occasions to let some of the gold out, which has lately shown a disposition to come over the border. What the cost to the Italian Government was to try and secure a gold currency is well known, but gold coins are certainly very scarce in Italy just now. Owing to the great depreciation in silver, Chili made an attempt a few years ago to introduce a gold standard, but it has not so far proved a success, and the same may be said of Japan, the latest convert to a gold standard."

Lord Rothschild declared that American prosperity during the last eighteen months had done more for the currency than any legislation, saying:

"It is perfectly true that various governments during the present generation have reverted to a gold standard and currency; the American Government, after the civil war, for a time collected their customs duties in gold, and then made a loan for a certain amount, which enabled them to say that their greenbacks and national bank notes were redeemable in specie. They have had twice to come to the assistance of their note issue, but during the last eighteen months the tremendous prosperity of the United States has done more for their currency than any legislation."

Lord Aldenham gave the first statement of the circumstances attending the British rejection of the United States proposition last year. He said:

"I regret very much that the negotiations with the United States were closed. I had a great deal to do with the pour parleurs in the matter. Sir Michael Hicks-Beach asked the opinion of the governors of the bank and myself, with two other ex-governors. I thought that the negotiations should have been kept on foot. I do not say that the negotiations should have resulted in the immediate adoption of those measures, for two reasons. One was the French suggestion of a sort of Sherman act for England, which I thought would be a very futile and foolish thing, that would have to be rejected; the other was that one could not fail to appreciate the enormous wrench which would take place if the ratio were moved up to its old position of 15½ to 1. I had no doubt that there would be a very serious difficulty, though, when that difficulty was once got over, when the battle that it would cause was over and the wounds cured, it would be in some measure as it was before 1873."

Lord Aldenham discloses that the Indian Government asked the British Ministry to give a negative answer to the United States proposition for an international agreement, and thus led up to the British refusal to all. The dispatch of the Indian Government is as follows:

"It seems to us that the difficulty of making the arrangement effective will be immensely increased by the adoption of a ratio differing so widely from the present market ratio. Indeed, even if it could be maintained successfully, we should object to that ratio in the interests of India, and we recommend that your lordship should, on behalf of India, decline to participate in or do anything to encourage the formation of a union based on that ratio.

"For these reasons, therefore, in addition to those set forth in the earlier portion of this dispatch, we recommend that the reply to the request of the Governments of France and the United States should be in the negative. We presume that a union based upon a ratio low enough to suit our interests would be unacceptable to France and the United States."

His lordship then tells of personal conferences with Secretary Hay, when the latter was United States Ambassador at London, and correspondence with Secretary Hay, when he entered the State Department, as to an international agreement making the ratio between silver and gold 22 to 1.

"When Colonel Hay was here as Ambassador I had a good deal of conversation with him on the subject, and he was thoroughly acquainted with my view, namely, that although 22 to 1 did not really represent the relative value, counting by stocks of gold and silver, inasmuch as the stock of silver would be very much smaller than that of gold at such a ratio as that, yet I thought it was good, having in view the object of the Indian Government to maintain the ration of 1s 4d, which would enable them to pay their way. I thought it was very desirable to meet that point, so I talked with Colonel Hay about it, and he seemed to be favorably disposed to my suggestions. But he said, 'I am an outgoing Ambassador, and, of course, I have no power.' I pointed out that he would have considerable influence when he got back to America and assumed office as Secretary of State, and I asked him to communicate with me. He waited for some time after having gone back; he waited, I think, intentionally, till after the congressional elections, and then he wrote me this letter:

"'Department of State, Washington, November 25, 1898.

"'My Dear Lord Aldenham: I received in due time your first letter and the very full and satisfactory memorandum by which it was accompanied, and I have since received your kind letter of the 9th of November, inquiring how far you will be justified in expressing the sentiments of this Government in the evidence which you contemplate giving before the Parliamentary committee.

"'I acknowledge myself at fault in having so long delayed an answer to your inquiries, but I think you would pardon me if you knew how difficult it was to speak definitely upon such a matter. Our Cabinet, like your own, is considerably divided in opinion upon the question of practical bimetallism, and, while it is true that neither the President nor a majority of my colleagues have in the least changed or modified the views which they held last year in regard to the great desirability of an international agreement on the subject, they all consider that it would not be expedient for the Government of the United States to reopen the subject at present, in view of the character of the answer that was given to the bimetallic commission by the British Ministry in October of last year. They would not be inclined now, any more than

they were last year, to take any decisive steps without full consultation with some, at least, of the more important governments on the continent. The question of ratio is one which this Government is open to consider. (He writes this in the knowledge that I had told him that the Indian Government desired a gold value for the rupee of 1s 4d; this would correspond to a ratio of 22 to 1.) We have no cause to suppose that the French Government is not equally in a position to consider any reasonable suggestions respecting the parity between gold and silver, but in the present aspect of affairs it is not thought advisable for the Government of the United States to put forth, either officially or by any private suggestion, any definite proposition to the Government of England in regard to bimetallism. I am afraid this will not be entirely satisfactory to you, and I regret not being able to answer your kind inquiries more definitely. With the most agreeable recollections of my day at Aldenham, and with many thanks for all your kindnesses, I am, dear Lord Aldenham, faithfully yours,

"'JOHN HAY.'"

Lord Balfour asked Lord Aldenham if Colonel Hay's letter was confidential. Lord Aldenham said he had written Colonel Hay, saying:

"Inasmuch as your letter to me was not marked 'Private,' it occurs to me that you may not be at all averse to its being published; as you may probably think, as I do, that it is of very great importance to a happy solution of the question that our government and people should know, as clearly as you tell me in that letter, that the United States cannot now take the initiative, after the adverse answer given to the Wolcott mission, yet that the sentiments of the President and of the majority of the Cabinet remain unaltered as to the main object to be attained; and that your government would be prepared to discuss the question of ratio in the direction of adopting a lower relative value for silver, if proposals for such discussion should come from this side.

"To this I think it very desirable that I should be enabled to speak clearly and openly, and not merely to the ears of the committee, with a view of showing our people that the objects of commerce generally, and of the Indian exchequer in particular, would be better promoted by an agreement with the United States than by any of the nostrums put before them."

In reply, Lord Aldenham received the following:

"Department of State, Washington, February 16, 1899.

"Dear Lord Aldenham: I have just received your kind letter of the 3d. My letter of the 25th of November was intended as a private communication, but I have no objection to your making any use of it which you may think expedient. I am, with best wishes, faithfully yours. JOHN HAY."

His lordship says he fears that if the 22 to 1 agreement is not made with the United States, then this country will "take the bit in its teeth" and affirm 16 to 1 for all time.

"One of the chief reasons why I should prefer to have the matter settled now is that I think there is really a possibility that the American Government some of these days—not the present government, but the government of some

future day—may take the bit between its teeth and re-enact the old ratio, and I think taking 16 to 1 (whether it be 15½ or 16 is of no importance) would be a fearful thing for the moment."

Lord Balfour asked Lord Aldenham if the United States was strong enough financially to create a new ratio and maintain it. Lord Aldenham answered:

"I should say America could do it alone, the Indian mints being open to silver. I do not say America and India together, because it would involve putting India upon a bimetallic system, which I do not desire. What I mean is that the United States could do it alone, because France for eighty years almost alone maintained the ratio of 15½ to 1 without a check. I say that if France could maintain it for that time, the United States could maintain it quite as well now. The population of France was then somewhere about 32,000,000 or 33,000,000. The population of the United States is said to be some 75,000,000. The population of the whole Latin Union was 75,000,000. So that the United States has the same population that those other countries together had. And then we have to add that it is not population only, but commerce. Now, the commerce of the United States, internal and external, is very much superior to that of France when France was able to maintain 15½ to 1. Therefore I say I feel no doubt in my own mind that as France maintained a much more difficult ration, that of 15½ to 1, the United States would have no difficulty in maintaining 22 to 1. But for political reasons, and prudential reasons, too, they say we must consult with other nations."

Lord Aldenham also disclosed some of the details of the negotiations with the United States of which little has been known. One proposition was that under the international agreement ten millions of silver would be purchased annually; another that the ratio would be 15½ to 1; another was a sine qua non that the mints of India should be opened to the coinage of silver.

His lordship urged that fresh negotiations be opened with the United States. He presented a dispatch showing that the Government of India has asked to deal directly with the United States.

The foregoing statements from such eminent authorities in the financial world, speaking with special information, throw a flood of light on Great Britain's determination to place India on the gold standard and show what an important factor the United States has been in leading up to that result.

CENTRAL BANK FOR CHINA.

A representative of Messrs. Rothschild, of Paris, is expected to go to St. Petersburg in connection with the scheme for creating a central bank in China. The projected establishment will serve European trade interests with China, Japan and other countries of the Far East. Negotiations to this end have for some time been carried on, not only with the principal financiers of St. Petersburg, but also with firms at Moscow, Odessa, Kiev and Warsaw.

ENGLISH VIEW OF COMBINATIONS.

The London Economist, discussing the industrial situation in the United States, says:

It is no news, but it is well worth emphasizing, that business conditions throughout the United States are being gradually, but none the less surely, affected by the extension of what is here described as the department store, in which retail trade in many lines is consolidated under one roof and one general management, in almost every instance competing seriously with the small shopkeeper in like lines; and also by the extension of the movement in the industrial world to consolidate manufacturing plants, and thus form combinations of like producers, which, in the language of the populace, are characterized as "trusts." It becomes more and more evident, therefore, that just as the isolated household industries of the earlier part of the century had given way to the shop or factory system, so, in turn, the process of evolution has gone on to combine these shops or factories. At the rate of development in this direction which has marked the current year, together with the last quarter of 1898, another year is likely to see all our important manufacturing industries grouped by classes, combined, and, with possible exceptions, working each as a single industry.

The average thinking commercial man, who is not an employer, is inclined to find fault with these great industrial combinations, as well as with the tendency to form commercial combinations, because of their social effect; because they tend to prevent a still greater proportion of the young men of the day from becoming proprietors of their own business; because, as they allege, the great body of us must, if the combination is to take place, remain employes; because we must all buy our bread from the combination which exclusively bakes it; because we will have to buy cotton cloth from one trust, woolen from another, iron from a third, steel from the same or another, soap from one combination, and, as they sometimes put it, when the great newspaper trust is formed, we shall be obliged to get our information from practically one source—in short, that we will become a nation of industrial and commercial employes practically permitted to enjoy life, in greater or less degree, by the permission or favor of other employes, or sub-captains, who will take their instructions from the small company of captains of industry who promise, in time, to be in control of the necessaries, as well as the luxuries, of life, their production and distribution.

FOREIGN TRADE OF CHILI.

The foreign trade of Chili in 1898 amounted to $270,321,429; of which sum $102,262,058 were in imports and $168,069,431 in exports. In imports there was a diminution of $35,948,860, while in exports there was an increase of $31,438,-211 as compared with 1897.

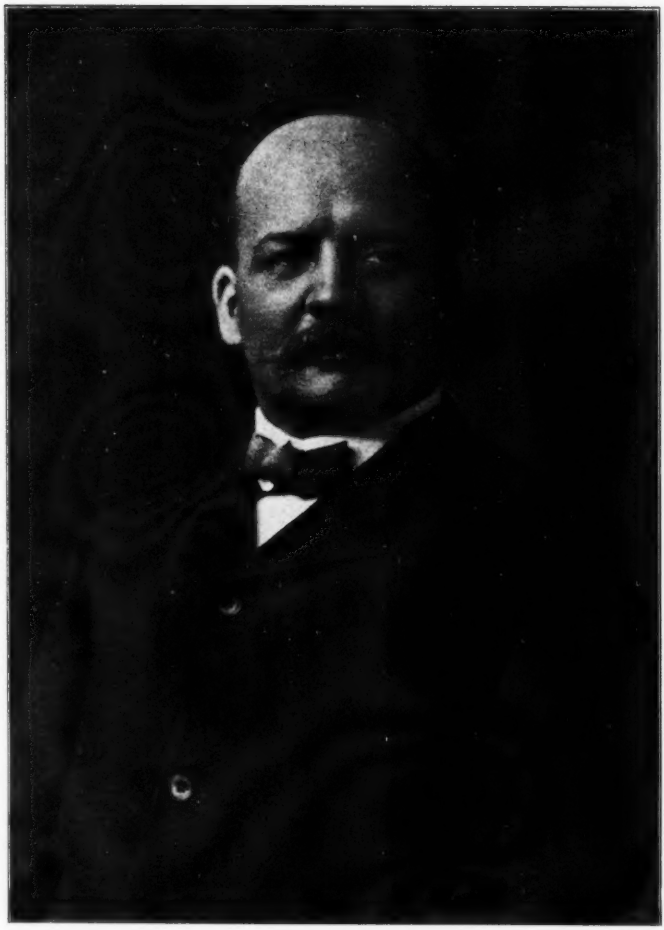
WALKER HILL.

Walker Hill, president of the American Exchange Bank, St. Louis, Mo., was born at Richmond, Va., May 27, 1855. He comes of English and Huguenot stock. His great-grandfather was Col. Humphrey Hill, of London, who came to this country in 1723, settling in King and Queen county, Virginia. His ancestors were all identified with educational interests. From Col. Humphrey to Mr. Hill's father, they were in charge of Rumford Academy, a high-class preparatory school, at which a large number of our prominent men were prepared for college. Mr. Hill's mother was the daughter of William Grimes Maury of "Old Mansion," Caroline county, Va. The name is one of the most renowned in the annals of the Old Dominion State.

Mr. Hill was educated at a private school at Richmond. In July, 1871, he took the position of collector for the Planters' National Bank of that city. One year afterward he was appointed assistant teller, which position he occupied one year, when he became teller of the bank. In this post he served eight years. In 1881 he was offered the position of cashier in the City Bank of Richmond, which he accepted. He remained with the City Bank until 1887, when (having married in 1885 Miss Lockwood, daughter of the late Richard J. Lockwood, St. Louis) the directors of the bank of which he is now president offered him the cashiership. In 1888, the time of his association with the bank, its capital was $200,000, its surplus about $70,000, and its deposits about $200,000. It was soon perceived it would be expedient to increase the capital to $500,000, which was done. To-day it has $500,000 capital, $350,000 surplus, $48,000 undivided profits and over $4,000,000 deposits. This growth has been conducted on conservative lines and under the shrewd guidance of Mr. Hill, who became its president in 1894. The bank is to-day one of the strongest and one of the most progressive institutions in the country.

At Atlanta Mr. Hill was elected a member of the executive council of the American Bankers' Association for three years. At the Detroit convention he was elected treasurer, at the Denver convention first vice-president and at the Cleveland convention president.

Mr. Hill is active in semi-public affairs in St. Louis, and is treasurer of the following societies and associations: The Business Men's League, the Hospital Saturday and Sunday Association, the Humane Society of Missouri, and the Diocese of Missouri in the Protestant Episcopal Church. He is chairman of the finance committee of the St. Louis Y. M. C. A., and chairman of the banking and currency committee of the National Board of Trade of the United States. Two of his brothers are in the banking business. They are William Maury Hill, cashier of the State Bank of Virginia at Richmond, and Lewis Fontaine Hill, teller of the Planters' National Bank of Richmond.



WALKER HILL,

PRESIDENT AMERICAN EXCHANGE BANK, ST. LOUIS MO.

Recently Elected
President of the
American Bankers' Association.

NOVEL COINAGE OFFER.

The paper currency of Paraguay having badly depreciated, a firm in Montevideo, Uruguay, has made a proposition to the government of Paraguay to supply that country with a metallic currency. The government of the latter country is considering the proposition, which has the merit of novelty, if nothing else. Following are extracts from the proposals made by Henrique Sa & Co., who preface their proposed contract with a statement that the need of a circulating metallic money is notoriously acknowledged throughout the Republic of Paraguay, and that the paper money has suffered depreciation because of the necessity which compels mercantile and commercial interests to go to foreign monetary markets to seek the coin to meet the demands of business operations based on gold.

There is no doubt that the commerce of the country will benefit by the introduction of a metallic money in sufficient quantity for the requirements of trade. Therefore, Henrique Sa & Co. propose to coin $2,400,000 of metallic money, $1,000,000 in gold, $1,000,000 in silver and $400,000 in nickel, subject to the following conditions:

First.—The firm obligates itself to the Government of Paraguay to introduce into the country, free of all charges and duties, and within six years from the signing of the contract, $2,400,000 in money coined in the following forms:

GOLD COINS.

50,000 pieces of $10 each	$ 500,000
75,000 pieces of $5 each	375,000
50,000 pieces of $2.50 each	125,000
Total gold	$1,000,000

SILVER COINS.

350,000 pieces of $1 each	$ 350,000
650,000 pieces of 50 cents each	325,000
1,125,000 pieces of 20 cents each	225,000
1,000,000 pieces of 10 cents each	100,000
Total silver	$1,000,000

NICKEL COINS.

4,000,000 pieces of 5 cents each	$200,000
3,000,000 pieces of 4 cents each	120,000
3,000,000 pieces of 2 cents each	60,000
2,000,000 pieces of 1 cent each	20,000
Total nickel	$400,000

Second.—The coins of gold and silver will be of a fineness of .900 and subject to the other conditions prescribed by the International Latin Convention, and the nickel coins will also be according to the formula established by that convention.

Third.—The proposed gold coins will be the "double varaguayau," worth $10; one varaguayau, worth $5; and half varaguayau, worth $2.50. The silver coins will be the "national," worth $1; half national, worth 65 cents; 20-cent pieces, and 10-cent pieces. The nickel coins will be of the denominations of 5, 4 and 2 cents and 1 cent.

Fourth.—The gold coins, besides being subject to law in weight and diameter, will have on the obverse the national coat of arms, with the inscription "Republic of Paraguay" and the year of coinage, and on the reverse the denomination, value and title of the coin. The silver coins will conform to the Spanish dollar and its divisions, and the nickel coins will be of the same form as the copper coins now in circulation in Paraguay.

Fifth.—It shall be optional with the contractors to have the coins minted in any official establishment of a nation that has a treaty with Paraguay, whether such country be American or European.

Sixth.—Each issue of metallic money must be accompanied by a certificate of the director of the mint in which the coinage has been made, specifying the number of pieces, the title and class of metal, together with a certificate from the agent of the government who has been officially charged with the examination of the coinage.

Seventh.—It is agreed with the government that the matrices, dies and other materials used in the coinage shall be the property of Paraguay, to be delivered with the last issue of the metallic money authorized to be coined under the contract.

Eighth.—The introduction of the money coined is to commence within eighteen months after the signing of the contract, with the privilege of extending the term to twenty-four months if justifiable causes can be presented by the contractors. The money issued is to be in the relative proportion of the three grades of metals that are to be coined, and the different types of the coinage.

Ninth.—As soon as the contractors introduce a larger sum of money than $400,000 it is proposed that the government decree the demonetization of all foreign coin now in circulation in the country, making the new national coin the obligatory currency throughout the country, and also confirm the verification of title of each one of the classes of coins that compose the first issue. Such verification is to be made within eight days after the contractors solicit the fulfillment of this clause, which must be made by persons duly authorized and in the presence of the Minister of Finance, the Director of the Revenues and the contractors, or those who legally represent them.

Tenth.—The contractors shall have the right of transferring this contract on such terms and conditions that may be established, advising the government of the transaction and supplying it with an attested copy of the contract, and also a copy of the transfer and the respective acceptances.

Eleventh.—If the quantities of money stipulated in the proposal to be coined are not sufficient, in the opinion of the government, to meet the necessities of the country, they may be augmented by agreement between the contracting parties. So, also, if the growing development of the country during the six years of the concession shall show the convenience of increasing the

coinage of any of the three types to meet the necessities of commerce, industry, and agriculture, the contractors shall have the right to continue said coinage on the same conditions that are stipulated in the present proposal, the terms for taking effect to be agreed upon between the government and the contractors.

Twelfth.—To secure the faithful and exact fulfillment of all that is expressed in the preceding articles, the contractors will give a guaranty of recognized responsibility within ninety days from the acceptance of the proposal to the Paraguayan government. Article 9 provides that as soon as the contractors shall have introduced the quantity of metal coined with the national stamp above the sum of $400,000, the government shall decreee the demonetization of all classes of foreign coins. The contractors, in fixing this amount, have supposed that it is in excess of the metallic money that now exists in the banks of the country, apart from which there is but an insignificant sum, which can easily be changed into the new national money.

Finally, the proponents ask and expect to obtain the right of coinage of the three monetary metals named and their introduction into the country for their account and risk, dividing the responsibilities imposed on the government and the State, and without any extra charge to the public treasury.

FOREIGN SECURITIES DROP.

On the Russian Bourses of late a heavy fall has been apparent in many securities, particularly in dividend-bearing securities. The cause lies partly in a general condition of the European money market and partly in recent events in Russian commercial and industrial life. Under the influence of the extraordinary flow of capital to the Far East and other parts of Asia, as well as to Africa and Australia, and in consequence of the revival of industrial activity in the countries of Western Europe, the money markets experienced a restriction which caused a collapse in the prices of a large proportion of securities, including those of the first-class, and in the increase of discount. Such a situation on the money markets of Western Europe reacted, of course, upon Russia, but not to such an extent as might have been expected. What have further influenced the Russian Bourses, especially quite recently, have been the money difficulties of a number of great contractors which followed as the natural consequence of previous extravagance. The finance minister issued repeated warnings against bourse speculations and bubble companies, but unfortunately these warnings met with no attention. These circumstances, in connection with the bad management of some industrial enterprises, led to the ruin of the business of certain capitalists. As regards the present situation, the finance minister points out that the state rentes and the State Bank are in an excellent condition, and that the general position of industrial undertakings is entirely satisfactory, and that thereby an extraordinary impetus has been given to industry, which is assured against reaction by the increasing demand and by the duties which protect it against foreign competition. There can be no question of the possibility of a crisis in any branch of commerce or industry.

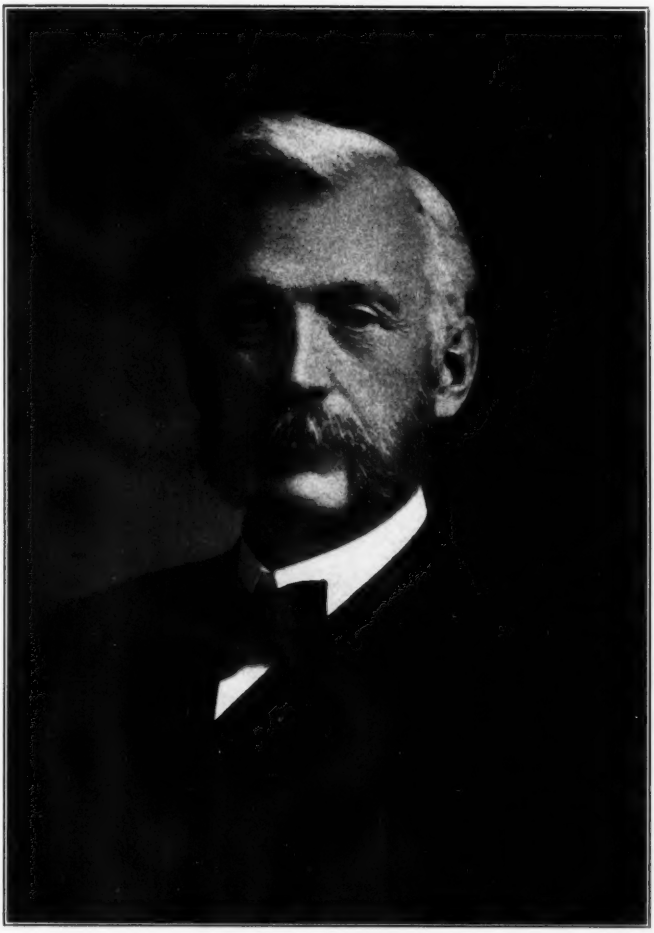
JAMES B. FORGAN.

By far the most important transaction in bank stock in the financial history of Chicago has been the sale of the greater part of Samuel M. Nickerson's interest in the First National Bank, of which he is president. It was negotiated by James B. Forgan, the vice-president of the bank, who will, it is expected, succeed to the presidency. The Nickerson holdings were 8,900 shares. The sale is understood to involve about 7,000 shares, at a consideration of over $2,000,000. Among the purchasers are J. Pierpont Morgan of New York, E. H. Harriman, Marshall Field, Otto Young, H. H. Porter, N. B. Ream, John J. Mitchell, the George M. Pullman estate, Jacob H. Schiff, Blair & Co., John H. Baker of Michigan City of the Haskell & Barler Car Company, and James Stillman, president of the National City Bank of New York. Of the block of stock sold, over 4,000 shares were taken in Chicago.

Mr. Nickerson has for many years been the recognized dean of Chicago bank presidents. He is in his seventieth year, having been born in Chatham, Mass., on June 14, 1830. He has been a resident of Chicago since 1858. Previously he was engaged in the mercantile business in Florida. Losing his stock of goods by fire, he came to Chicago and started in the distilling business in a small way, hoping to retrieve his losses. He was successful beyond anticipation, and in 1863 retired and became connected with the Chicago City Railway. Two years later he was made president of the company and vice-president of the First National Bank. In 1867 he was elected to the presidency of the bank, a position he retained until 1891, when he retired in favor of Lyman J. Gage. When Mr. Gage entered President McKinley's cabinet Mr. Nickerson resumed the responsibilities of the bank presidency. Mr. Nickerson succeeded E. Aiken, who was elected president of the First National Bank at its formation in 1863.

James B. Forgan, who is likely to succeed Mr. Nickerson as president, has grown up in the banking business from his early youth, mounting the ladder step by step. His first experience was as an employe in the Royal Bank of Scotland, in his native city of St. Andrews. After several years he took a position with the Bank of British North America, in London, and later, as an employe of this bank, was stationed successively at Montreal, New York, and Halifax. While at the latter place the Bank of Nova Scotia offered him a position, which, for thirteen years, he filled. He was ordered later to Minneapolis to establish a branch of the Bank of Nova Scotia, and had been there but a short time when he resigned to become cashier of the Northwestern National Bank of Minneapolis.

During the latter part of 1891 the office of vice-president of the First National Bank of Chicago became vacant, and upon the recommendation of President Lyman J. Gage the directors invited Mr. Forgan to assume the duties of the position. He entered upon his work on January 1, 1892. Mr. Forgan is especially proud of the fact that with one exception all the positions he has filled were secured without solicitation on his part, and that even in that case he won the place by standing first in a competitive examination.



JAMES B. FORGAN,

VICE-PRESIDENT OF THE FIRST NATIONAL BANK, CHICAGO

Probable Successor to the
Presidency of the
First National Bank

TEN YEARS OF FOREIGN COMMERCE.

A statistical statement of the foreign commerce, receipts and expenditures of the United States from 1890 to 1899 has been prepared by the Bureau of Statistics, Treasury Department, as follows:

Fiscal Year.	Total Imports.	Total Exports.	Imports of Manufactures.	Exports of Manufactures.	Imports of raw material for use of Mnfrs.
1890.....	$789,310,409	$ 837,828,684	$356,651,940	$151,102,376	$181,401,152
1891.....	844,916,196	884,480,810	363,454,080	168,927,315	196,582,818
1892.....	827,402,462	1,030,278,148	320,149,538	159,510,937	204,093,996
1893.....	866,400,922	847,665,194	368,102,940	158,023,118	226,711,989
1894.....	654,994,622	892,140,572	237,418,320	183,728,808	138,922,735
1895.....	731,969,965	807,538,165	305,109,526	183,595,743	191,119,810
1896.....	779,724,674	882,606,938	333,330,912	228,571,178	209,368,717
1897.....	764,730,412	1,050,993,556	304,647,608	277,285,391	214,916,625
1898.....	616,049,654	1,231,482,330	229,981,231	290,697,354	201,428,375
1899.....	697,116,854	1,227,205,419	263,248,559	338,667,794	221,998,377

	Total Receipts.	Receipts from Customs.	Receipts from Internal Revenue.	Total Expenditures.	Expenditures for War and Navy.
1890.....	$403,080,982	$229,668,584	$142,606,705	$318,040,710	$ 66,589,044
1891.....	392,612,447	219,522,205	145,686,249	365,773,905	74,833,961
1892.....	354,937,784	177,452,964	153,971,072	345,023,330	76,069,595
1893.....	385,819,628	203,355,016	161,027,623	383,477,954	79,777,858
1894.....	297,722,019	131,818,530	147,111,232	367,525,279	86,269,223
1895.....	313,390,075	152,158,617	143,421,672	356,195,298	80,602,555
1896.....	326,976,200	160,021,751	146,762,864	352,179,446	77,978,653
1897.....	347,721,705	176,554,126	146,688,574	365,774,159	83,511,814
1898.....	405,321,335	149,575,062	170,900,641	443,368,582	150,815,985
1899.....	515,960,620	206,128,481	273,437,161	605,072,179	293,785,359

Note.—Figures for 1899 subject to revision.

MONEY KEPT IN CIRCULATION.

It is evident that the money which a merchant keeps in his chest, waiting for a favorable opportunity to employ it, produces nothing till that opportunity arrives. But if, instead of locking it up in this manner, he either deposits it in a bank or invests it in the stock of a bank, it yields a profit during the interval, in which he partakes or not, according to the choice he may have made of being a depositor or a proprietor; and when any advantageous speculation offers, in order to be able to embrace it, he has only to withdraw his money, if a depositor, or, if a proprietor, to obtain a loan from the bank, or to dispose of his stock—an alternative seldom or never attended with difficulty, when the affairs of the institution are in a prosperous train. His money, thus deposited or invested, is a fund upon which himself and others can borrow to a much larger amount. It is a well-established fact that banks in good credit can circulate a far greater sum than the actual quantum of their capital in gold and silver.

L. M. STUDEVANT.

Ohio members of the banking fraternity will be interested in the establishment of the First National Exchange Bank of Sidney, Ohio. The guiding spirit of the new institution is L. M. Studevant, well known throughout the northwestern section of the state as a very able and efficient bank examiner during the last two years of Comptroller James H. Eckles' administration. Mr. Studevant, under the designation of cashier, is the chief executive officer of the new bank. The president of the bank is W. H. Wagner, a well-known and wealthy manufacturer of Sidney.

Mr. Studevant's success in the banking field has been well earned by close application to the principles and precepts of correct business life. He was born in Indiana in 1858. A special liking for bookkeeping and accounting naturally brought him to the doors of a bank. When he had reached his majority he obtained a position as bookkeeper with the Allen County Bank at Lima, Ohio. He served in that capacity and others until he had acquired a thorough mastery of the details of country banking. Later he became assistant cashier of the Bank of Ridgeville, Ind., but remained with that institution only a short time. In 1886 he organized and became secretary of the People's Saving & Loan Association, which, in a town of only 5,000 inhabitants, has deposits of over half a million dollars, and is the largest institution of its kind in any city the size of Sidney in Ohio.

When the Ohio Building Association League was organized at Columbus in 1889, Mr. Studevant was made its treasurer, which position he held for six years, when he was elected its secretary, and as such he is now serving his fifth term.

Mr. Studevant's record as a bank examiner is one of recognized efficiency. Hon. Charles G. Dawes, the present Comptroller of the Currency, has frequently requested and obtained the services of Mr. Studevant on special cases of peculiar difficulty. He is an expert accountant, and has recently settled several of the most difficult cases which have been known to the Comptroller's office.

Mr. Studevant still retains the management of the People's Saving & Loan Association, and an active interest in the Bascom Folder Company, which is the pioneer in the manufacture of low-price folding machinery, an industry which has grown to considerable proportions, and known to the country printer throughout the land.

Judging from the successes of the subject of this brief sketch in other undertakings, it may safely be predicted that the First National Exchange Bank, of Sidney, Ohio, will have a prosperous career under Mr. Studevant's direction.

L. M. STUDEVANT,

LATE BANK EXAMINER NORTHWESTERN OHIO AND ORGANIZER AND CASHIER
FIRST NATIONAL BANK OF SIDNEY, OHIO.

CANADIAN REVENUE INCREASES.

The following statement of Canada's finances is made, showing the revenue and expenditure on capital account for the fiscal year ending June 30th last, as compared with the preceding twelve months:

Revenue.	1898.	1899.
Customs	$12,467,037.13	$24,971,742.95
Excise	7,812,038.29	9,594,646.33
Postoffice	3,934,605.84	3,159,817.25
Public works, including railways	3,807,265.15	4,368,754.21
Miscellaneous	2,373,527.72	2,603,194.65
Total	$38,894,474.13	$44,698,155.49
Expenditures	30,996,898.39	33,698,592.33
Expenditures on capital account were as follows:		
Public works, railways, canals	$3,175,675.79	$4,699,692.59
Dominion lands	104,215.68	140,126.08
Railway subsidies	1,283,666.26	3,194,302.78
Militia	130,157.10	285,858.95
N. W. T. rebellion	1,174.33	1,778.54
Total	$6,692,540.50	$8,318,181.86

It will be observed that the revenue has increased by $6,073,601, while the increase in the expenditures was but $2,701,794. The customs revenue increase is by far the largest ever known in the history of Canada, although the preferential tariff was expected to produce a certain falling off. It is evident that Canadians have so much more money and spend so much more during the present time that the expansion of trade is inevitable. The full benefits of the preferential tariff are now beginning to be felt, and it is not too much to expect a 20 per cent increase in imports if the present prosperity continues.

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NEW RULING ON REDEMPTIONS.

A new ruling regarding the redemption of mutilated currency, or rather the enforcement of an old rule, has been decided upon by the Treasury Department. Comptroller Tracewell has rendered an interesting decision in reference to the case of James Martin and two others, of St. Louis, who sent in $3,950 to the Treasury, alleging that they found it. Heretofore it has been the practice of the Treasury, although such practice is opposed to the letter of the rule, to reject the applications of finders for the redemption of currency, on the ground that some day or other the true owner may appear with a legal demand against the Government for the return of that which properly belongs to him. For several years the United States Treasurer has held $3,500 in mutilated currency made up of $500 and $1,000 bills which were picked up on the Lake Front in Chicago. These notes not being badly torn could easily be identified, but the person who sent them into the Treasury gained nothing by his discovery, for they were held awaiting the real owner. It was supposed at the time, and the mystery has never yet been solved, that the real owner was insane and that he had committed suicide by jumping into the lake. However that may be, this money, together with thousands of dollars sent in by finders, is still in the Treasury. Under the new rule it is probable that some of it will be paid out in cases where the Treasurer is satisfied that the interests of the Government will not be endangered. The following is Comptroller Tracewell's decision:

Sir: By your reference of August 26, 1899, you request my decision of the following question submitted by the Treasurer of the United States:

"Application is made to this office for the redemption of certain mutilated paper currency claimed to be of the value of $3,950, by James Martin and two others of St. Louis, Mo., who allege that they found it.

"Part of the currency is in national bank notes, and under the rulings of the Comptroller of the Currency can be redeemed for its value. Another part is in Government notes, and is not redeemable under decision of the Comptroller of the Treasury laid down for the guidance of this office.

"It is quite an awkward situation to apply these two conflicting practices to a single case. Congress by act of January 14, 1899, made an appropriation for the payment of Government paper which had been found.

"The question may well arise whether this action of Congress does not to some extent militate against the previous action of the Comptroller of the Treasury.

"Request is submitted that the matter may be referred to the Comptroller of the Treasury for investigation and review to the end that the different branches of the Department may act upon the same principle in the redemption of paper money which has been found."

The threshold question by which I am confronted in the consideration of the question in hand is whether the Comptroller of the Treasury is empowered by law to make any authoritative decision upon the question submitted, viz: whether the Secretary of the Treasury, acting through the Treasurer, may or may not replace mutilated or otherwise injured United States notes with others of the same character and amount returned to the Treasurer for such purpose by the finder thereof.

The Comptroller ought to be exceedingly jealous of the jurisdiction conferred upon him by law. On the contrary, he should be equally careful not to attempt to usurp jurisdiction, or render decisions upon subjects which are not delegated to him by law. He only has such jurisdic-

tion as is given him by statute, and where such jurisdiction is given his decisions upon questions therein involved are binding upon the Government.

Because of this latter fact he should be careful not to usurp authority not given him, and substitute his individual opinions for the discretion and responsibility vested in some other officer of the Government.

The authority of the Secretary of the Treasury to replace mutilated or injured United States notes is found in section 3580, Revised Statutes, which reads:

"When any United States notes returned to the Treasury are so mutilated or otherwise injured as to be unfit for use, the Secretary of the Treasury is authorized to replace the same with others of the same character and amounts."

The method of the exercise of this power is provided for in a set of regulations issued by the Secretary of the Treasury on March 6, 1882, which regulations are made a footnote to this opinion.

Is the replacing of a mutilated or otherwise injured United States note by the Secretary with another of the same character and amount an act over which the Comptroller of the Treasury has any control whatever? The act of replacing a mutilated or injured note with another of the same kind and amount does not involve the settlement or statement of an account or claim, there being no audit thereof or account stated by any auditor in favor of or against any person.

The replacing of a mutilated or injured United States note by a new one of the same character and amount is simply the substitution of a new for a mutilated or injured note, and is not a payment in any proper sense of the word, and is evidently not the kind of payment contemplated wherein a disbursing officer or head of any executive department, or establishment not under any executive department, is authorized to apply for and the Comptroller directed to render a decision.

It is quite a different thing to replace a mutilated or injured United States note with one of the same character and amount, than to pay or redeem the same in money of ultimate redemption. In the first instance no payment is made, but simply the substitution of a new note with different number from the mutilated or injured note. The condition of the Treasury has not been changed. The public debt has not been increased or diminished. But when the note is finally redeemed by money of ultimate redemption, a payment is made, the public indebtedness decreased just that amount.

The replacement of a mutilated or injured United States note by another of the same character and amount is properly an administrative act over which the Comptroller of the Treasury has no authority or jurisdiction whatever; and he is not authorized by law to decide when or how you shall replace mutilated or injured notes.

The decisions referred to in your communication by the Comptroller, which you say laid down the rule for the guidance of the Treasurer of the United States relative to the replacement of mutilated or injured United States notes, are found in First Comptroller Tayler's Decisions, MSS, decision of July 31, 1869; 1 Lawrence Comp. Dec., 14; 3 id., 166; 5 id., 197; 3 Comp. Dec., 375.

It was not only held by these several Comptrollers in the decisions above referred to that you had no authority to replace mutilated or injured United States notes on the demand for such replacement by the finder thereof; but by Comptrollers Lawrence and Bowler that it was your duty to confiscate and hold such mutilated and injured notes for a period, as claimed by Lawrence, of seven or twenty years, awaiting the demand of the original loser or rightful owner for the redemption thereof, and if not made such mutilated notes so held by you should be covered into the Treasury. Neither of the Comptrollers favor us by giving any reasons why they assumed jurisdiction to render either of the decisions above referred to, and in each of these decisions the replacement of such mutilated or injured United States notes with others of the same character and amounts were treated and spoken of as a redemption of such notes.

If they had no jurisdiction over the subject matter embraced, these are not decisions binding upon any one, and cannot be considered as precedents, but are merely the individual opinions of the several writers thereof, and are worth to you for your guidance just what their reasoning is worth, no more, no less. If I considered they had jurisdiction to render these decisions, I should hesitate to overrule them, because they cover a period long enough to amount to a departmental and practical construction of the law, and would afford such a precedent in departmental usage as should not be departed from unless upon the most cogent

reasons. But if they had no jurisdiction over the subject matter, as they undoubtedly did not, these fulminations are not decisions at all, and are neither subject to be overruled or approved by succeeding Comptrollers. Hence I shall not attempt to overrule them, but, in a purely advisory way, shall direct your attention to the reasoning by which they arrive at the conclusion that you should not replace (they say redeem) mutilated or injured United States notes when presented for such replacement by the finder thereof, and that you should refuse to return them to the finders on a refusal to replace them with other and new notes.

Comptroller Bowler, in 3 Comp. Dec., 375, reiterates the reasons given by Comptrollers Tayler and Lawrence why you should not, as he says and each of them says, redeem from a finder lost and mutilated United States notes.

It is admitted by Comptroller Bowler in the decision supra that the finder of a lost object obtains a special property in that object, and is entitled to retain it against the whole world except the rightful owner. Continuing, he says:

"It is also well established law that a chose in action can not be found, for, while you can find a thing, you can not find a right. Negotiable notes, whether notes of private individuals, banking corporations, or bodies politic, are simply choses in action, being evidence of a right to demand the sums for which they call, although some of these notes may be money and as such pass from hand to hand, in which persons may acquire a property interest, and may even by statute be made a legal tender. The right to enforce payment or redemption of a national bank note or any of the series of United States notes or certificates can not, therefore, be enforced by the finder of such notes or certificates." (See 1 Lawrence Comp. Dec., 214; 3 id., 166; 5 id., 197.)

I have quoted in full Comptroller Bowler's arguments and reasons in support of the first proposition, viz: that the finder of a United States note can not enforce the payment or redemption of the same. The payment or redemption of such found note was not the question he was attempting to pass upon. It was quite a different question, viz: the replacement of a mutilated or injured note by a new one of the same character and amount. Redemption of the obligations of the Government in the form of its paper currency is had under the act of January 14, 1875, known as the resumption act, an act entirely different in its force and effect from the act authorizing the replacement of mutilated and injured notes by the same character of new notes.

Comptroller Lawrence, in 3 Lawrence Comp. Dec., 168, says:

"The question now presented is, whether the claimant, as finder (of a five dollar greenback), is entitled to have the mutilated note replaced with a new or unmutilated one, and is not what should be the right of the finder of tangible personalty. . . ."

Continuing, he says:

"If the owner of tangible chattels throws them away for the purpose of abandoning all right thereto, a finder may at common law claim them. The owner of a bank note who throws it away for the purpose of abandoning all claims thereto surrenders his claim or right of action therein, but does not invest it in a finder. There is a wide difference between tangibilities and a right of action. The former is property; the latter a chose in action. . . . On common law principles the finder of a bank note, or United States note, acquires no right thereto. . . . There is no ground upon which the claimant is entitled to any relief. He is not even entitled to a return of the note. This has been in principle heretofore decided." (Sallu's case, 1 Lawrence Comp. Dec., 214.)

That he was not even entitled to the return of the note because he, Lawrence, had so held in Sallu's case may have been a convincing argument to Comptroller Lawrence, but I doubt that his unsupported dictum to that effect, even if made in Sallu's case, will be taken by the legal profession as a sufficient reason why a person should be deprived of his right of property in a piece of money and prevented from performing his obligations as bailee towards the true owner thereof because the Government, acting through its Treasurer, has confiscated and assumed to keep him out of the possession of the same.

Is it true that bank bills, or Government notes circulating as a medium of exchange, are simply choses in action, and that it is well settled law that they cannot, in a legal sense, be lost or found? On the contrary there is not a single case of any respectability reported wherein either of the above doctrines are announced. There is an unbroken line of decisions holding that the finder of a bank bill or other class of money may

recover the same or its value against all the world except the true owner.

It was held in 90 Pa., 377, that money found in a hotel by a servant was his money as against the proprietor. Also, in 21 L. J. Q. B., 75, that a stranger who finds money in a shop is the owner thereof as to the whole world except the true owner, and may retain it as against the shop owner. Also, in 56 N. Y., 175, a conductor who finds money on the cars may retain it as against the company. Also, in 62 Ind., 281, an employe of a paper mill who finds bank notes among old papers bought by the owners of the mill to be manufactured over again may recover the amount of the bills so found as against the owners of the mill who retain and refuse to give up to the finder such bank notes. The bank notes in the case supra were evidently United States notes of some character.

The rights and obligations of the finder of lost chattels, including money, is defined in the English and American Encyclopaedia (pp. 985 and 986) as follows:

"1. Source. The rights and obligations of the finder of lost chattels spring from his relation, in respect to the thing found, as against, respectively:

"1. All the world (except the true owner and those deriving title from him). As against all but the owner, the legal finder (a) Becomes the true owner himself, with all the rights and responsibilities of ownership. Hence he (b) May maintain trover for the thing found against every one but the rightful owner and his assignees; even (1) Against the owner of the premises where the thing is found (2) Against a subsequent finder.

"2. The true owner himself towards him (the finder) occupies the relation of a bailee. And (a) Where there is no reward offered, of a voluntary bailee; (b) Where there is a reward offered, of a bailee for hire.

"2. Obligations. Both the rights and the obligations of the finder in respect to the thing found spring from this relation —as of a bailee—of the finder towards the owner in regard to the thing found. The principal obligations of the finder, therefore, are: (1) Finder must return thing found when the rightful owner appears; (2) Finder must exercise toward thing found; (a) Slight care if a voluntary bailee; (b) Ordinary care if a bailee for hire."

Bouvier defines a chose in action as follows:

"A right to receive or recover a debt, or money, or damages for breach of contract, or for a tort connected with contract, but which cannot be enforced without action. Comyns, Dig. Biens."

I am unaware of any right of action the holder of a Treasury note has against the Government of the United States to enforce by action its collection. By common law a chose in action is not assignable.

When was it in the history of any country that its circulating medium did not pass from hand to hand?

How can the finder of mutilated United States notes perform his obligations as a bailee towards the true owner if the Treasurer of the United States confiscates, and deprives him of dominion thereof when he presents them to be replaced, on a refusal by the Government to replace them?

The Government is not in any sense the owner of its paper money after it has been paid out by it to the people in the due course of business. In so far as the Government is concerned, the finder of such money is the owner thereof, and in my opinion you have no more lawful right to deprive him of its possession when he sends it in to be replaced in a mutilated condition than you would have to confiscate any other species of his property.

I see no reason why you should not be subject to an action by the finder of trover or replevin for such mutilated notes wrongfully retained in your custody.

A government officer is not hedged about by any divinity which authorizes him in the name of the Government to forcibly retain from the possession of a citizen his property, or to deprive him of any of his property rights therein because the subject of such detention happens to be its money. The finder of money is not a malefactor, and by finding he acquires the right of possession of the thing found as against the whole world except the owner. In fact he can maintain trover against a subsequent finder, on the theory that by his previous finding he became the true owner.

It is my opinion, but I do not decide, because I conceive I have no jurisdiction to decide, that the finder of mutilated or injured United States notes has a right under your regulations to have such mutilated notes replaced by others of the same character and amount, and if you do not so replace them on demand you

should return to the finder such mutilated notes.

Under article 19 of your regulations in this regard it is provided:

"Fragments not redeemable are rejected and returned; counterfeit notes are branded and returned."

Replacing notes, as before suggested, is a matter purely of an administrative character, a discretion of yours, over which as Comptroller I have no jurisdition or authority to direct you. If you refuse to replace a mutilated note sent in for replacement, it is your duty on demand to return it to the finder, not because a Comptroller of the Treasury so directs, but because of the legal right of the finder of such mutilated note to exercise his right of property therein as such owner and in order that he may perform his duties toward the real owner as such bailee.

These views are only entitled to weight as suggestions of what the law is, to be followed by you if you see fit, and if not to be disregarded in whole or in part. If you shall see fit to retain in your custody and possession mutilated notes sent in for replacement, and not replaced, that is a question between you and the finder, and he has his remedy at law. Respectfully yours,

R. J. TRACEWELL,
Comptroller.

The regulations of the Treasurer on this subject of March 6, 1882, approved by the Secretary of the Treasury, are as follows:

VI. Redemption of United States notes, silver certificates, and fractional currency.

11. United States notes, each equaling or exceeding three-fifths of its original proportions, in one piece, are redeemable at their full face value in other United States notes by the Treasurer, and the several assistant treasurers of the United States, and are redeemable in coin, in sums not less than $50, by the assistant treasurer in New York.

12. Fractional notes each equaling or exceeding three-fifths of its original proportions, in one piece, are redeemable at their full face value in United States notes, in sums not less than $3, by the Treasurer and the several assistant treasurers of the United States.

13. Silver certificates, each equaling or exceeding three-fifths of its original proportions, in one piece, are redeemable at their full face value in standard silver dollars by the Treasurer and the several assistant treasurers of the United States.

14. United States notes and fractional notes, of which less than three-fifths of each note remains, are redeemable only by the Treasurer of the United States.

15. Silver certificates, of each of which less than three-fifths remains, are redeemable only in standard silver dollars, and only by the Treasurer of the United States.

16. Fragments of United States notes, silver certificates, and fractional notes, each constituting clearly one-half, but less than three-fifths, are redeemable at one-half the full face value of whole notes or certificates.

17. Fragments less than half are redeemed only when accompanied by an affidavit executed in accordance with the requirements of the following paragraph.

18. Notes and certificates, of which less than three-fifths of each note or certificate remains, accompanied by an affidavit from the owner or from such other persons as have knowledge of the facts, that the missing portions have been totally destroyed, are, if the proof furnished is satisfactory, redeemed at their full face value. The affidavit must state the cause and manner of the mutilation, and must be sworn and subscribed before an officer qualified to administer oaths, who must affix his official seal thereto, and the character of the affiants must be certified to be good by such officer or some other having an official seal. The Treasurer will exercise such a discretion under this regulation as may seem to him needful to protect the United States from fraud.

19. Fragments not redeemable are rejected and returned; counterfeit notes are branded and returned.

POST STAMPING DOCUMENTS.

Robert Williams, Jr., acting Internal Revenue Commissioner, has issued the following:

To Collectors of Internal Revenue:

Section 13 of the act of June 13, 1898, deals first with intentional omissions to affix and cancel stamps upon any instrument mentioned in Schedule A, making such an omission a demeanor, punishable by fine and imprisonment.

The first proviso to the section is somewhat ambiguous in that it reads:

In all cases where the party has not affixed to any instrument the stamp required by law thereon at time of issuing,

selling, or transferring the said bonds, debentures, or certificates of stock or of indebtedness, and he or they, or any party having interest therein, shall be subsequently desirous of affixing such stamp to said instrument, or, if said instrument be lost, to a copy thereof, he or they shall appear before the collector of internal revenue of the proper district, who shall, upon the payment of the price of the proper stamp required by law, and of a penalty of ten dollars, * * * affix the proper stamp to such bond, debenture, certificate of stock or of indebtedness or copy, and note upon the margin thereof the date of his so doing, and the fact that such penalty has been paid; and the same shall thereupon be deemed and held to be as valid, to all intents and purposes, as if stamped when made and issued.

The words "selling, or transferring the said bonds, debentures, or certificates of stock or of indebtedness," were apparently interpolated in the text of the statute after the word "issuing," in the place of the words "the said instrument," as found in Section 3422, Revised Statutes, without it being observed that they would tend to limit the operation of the provisos to said section to the particular instruments specified therein, notwithstanding the body of the statute deals with all instruments of whatever kind mentioned in Schedule A. This office, however, is of opinion that it was not the legislative intent to so limit the scope of the provisos. It has, therefore, held that all instruments mentioned in Schedule A are embraced in said provisos.

The second proviso authorizes the post stamping of "any such instrument" not stamped by reason of "accident, mistake, inadvertence, or urgent necessity, and without wilful design to defraud the United States," within twelve months of date of issue, and empowers the collector to remit the penalty and to cause the instrument to be stamped, and declares said instrument then valid, as if stamped when issued.

The above are all the provisions of the section which have relevancy to cases now pending or hereafter to arise. It appears, therefore, that no provision has been made whereby the penalty incurred by non-wilful omission to stamp instruments can be remitted by the collector and the instruments stamped and validated after twelve months from date of issue. The act seems to be silent as to any method whereby such omission can be cured otherwise than under the first proviso.

Collectors are instructed that in cases of non-wilful omission to stamp instruments, arising after twelve months from date of issuance of the same, where the parties interested wish to avoid the payment of penalty, no other or further action on the collector's part will be expected than the collection of the stamp taxes due. No steps need be taken in such cases to enforce collection of the penalty, but no notation will be made by them on the instrument in such cases.

ENORMOUS AUGUST EXPORTS.

The foreign commerce of the United States in the month of August, 1899, was the largest in the history of that month. The exports are nearly 25 per cent higher than those of August of the phenomenal year 1898, and 33 per cent higher than the average of August in the years 1894, 1895, and 1896, while for the eight months of the calendar year ending with August they are the highest in our history. The total exports for the eight months ending with August, 1899, were $792,595,332, against $778,632,207 in the phenomenal year 1898, $641,979,330 in 1897, and $602,298,472 in the great export year of 1892.

The importations for August also show a marked increase, being $66,718,737, against $49,677,349 in August last year, and $39,844,605 in August of 1897. While the details of the August importations are not at hand, the details of the July imports which have recently been completed indicate that the growth in importation is largely in the class of materials used by manufacturers and in tropical foodstuffs. In the seven months ending with July the importation of raw fibers for use in manufacturing amounted to $13,260,530, against $10,382,321 in the corresponding months of 1898 and $9,032,983 in the corresponding months of 1897. Rubber importations in the seven months of 1899 are $21,190,323, against $15,554,792 in the corresponding months of 1898, and $11,652,936 in the corresponding months of 1897. Imports of raw silk for use in manufacturing amounted in the seven months of 1899 to $20,381,197, against $15,227,303 in the corresponding seven months of 1898 and $12,380,160 in the corresponding months of 1897. Imports of hides and skins in the seven months ending with July 1899 were $27,591,356, against $24,583,092 in the corresponding months of 1898 and $20,466,402 in the cor-

responding months of 1897. In tropical foodstuffs the increase is also apparent. The imports of fruits and nuts in the seven months of 1899 were $10,989,623, against $7,749,278 in the corresponding months of 1898 and $9,014,118 in the corresponding months of 1897; cocoa, $3,548,146 in the seven months ending with July, 1899, against $2,316,970 in 1898, and $1,754,732 in 1897, while of sugar the imports of the seven months of 1899 were $67,777,398, against $48,973,680 in the corresponding months of last year.

The growth in exports is in both agricultural products and manufactures. The August exportation of breadstuffs was $25,580,352 in 1899, against $19,909,329 in August of 1898, $25,513,491 in August of 1897, and $14,618,733 in August, 1896. Of provisions the exportation of August, 1899, was $15,584,755, against $13,489,098 in August, 1898, $12,400,566 in August, 1897, and $10,489,152 in August, 1896. Mineral oils also show an increase, being for August, 1899, $6,565,009, against $5,010,507 in August, 1898, $5,691,276 in August, 1897, and $5,618,276 in August, 1896. Taking the four great articles which are named in the advance statement of exports of domestic products, breadstuffs, provisions, mineral oils, and cotton, the total for the month of August was $53,925,488, against $44,558,510 in August of last year, $48,305,066 in August, 1897, and $36,631,485 in August, 1896.

DEFINITION OF VALUABLES.

Books, household furniture, pictures, statuary, and wearing apparel not considered as "valuable"; and when safe-deposit or other companies receive such articles on deposit for hire, the receipts issued therefor must be stamped as warehouse receipts. A recent decision is as follows:

To the Revenue Agent New York:

Sir—This office is in receipt of your letter of August 16, 1899, relative to the taxability as warehouse receipts of the receipts issued by various safe-deposit companies.

You state that these companies have issued receipts for every sort of valuables and wearing apparel, with the exception of large, bulky household effects, but have not been stamping such receipts, claiming the same to be exempt under paragraph 143 of Circular 503, revised, which is as follows:

Receipts given by a safe-deposit company in renting boxes in the company's vaults are not subject to taxation, nor are receipts given by such companies merely for the safe-keeping of money or other valuables.

You state that the charges made for storage by these companies are computed upon the amount of space that the article occupies, and the valuation placed upon it by the storer or owner, said valuation being embodied in the receipt issued to the party, as well as the description of the articles stored. You call attention to the fact that the name "safe-deposit company" is rather misleading, as the articles stored are not placed in private vaults, but in large fire-proof buildings, and while said companies rent safety boxes of various sizes, the question at issue has no bearing upon that particular branch of their business.

You are advised that this office has carefully reconsidered the ruling as contained in paragraph 143 of Circular 503, revised, and rules that the word "valuables" in this connection is held to mean, in addition to money, only such articles as are generally so considered, such as bonds, stocks, and other securities, gold and silverware and bullion, watches and jewelry, and precious stones.

Books, household furniture, pictures, statuary, and wearing apparel will not be so considered, and when safe-deposit or other companies receive such articles on deposit for hire they will be considered as held on storage, and the receipts issued therefore must be stamped with a 25-cent stamp, the same as warehouse receipts.

In reporting safe-deposit and other companies for assessment, you will be governed by the above definition of the word "valuables."

ROBT. WILLIAMS, JR.,
Acting Commissioner.

DEPOSITS IN SOUTH DAKOTA.

George A. Silsby, National Bank Examiner for South Dakota, says:

Some time since the various banking institutions in the State of South Dakota were requested to furnish me with a statement of the total amount on deposit at the close of business, June 30, 1899, and also to classify them so that an accurate record could be compiled, showing the aggregate deposits, and their classification.

Nearly every bank responded, and I am thus enabled—for the first time in the history of our young state—to lay before your readers and the general public the

facts relative thereto. I am confident the showing made will be especially gratifying to all our people, and will do much to dispel the idea, somewhat prevalent in the east, that South Dakota is a drouth-stricken and unprofitable field for human endeavor. The tabulated statement is as follows: Total deposits of all the banks, $12,745,036.26; deposits with "other banks," $757,033.67; deposits of merchants and business men, $4,659,922.74; deposits of farmers and stockmen, $3,838,979.24; deposits of laboring men and women, $1,134,692.47; deposits of miners, $935,094.82; deposits of capitalists and those retired, $966,352.15; deposits of professional men, $217,634.89; deposits of churches, societies, etc., $201,758.79; deposits of public funds, $1,033,567.49.

These deposits, which represent only a portion of the money in the state, give a per capita—on a basis of 400,000 population—of $31.86. The merchants and business men have 38.80 per cent; the farmers' equals 32.08 per cent; the laboring people, 9.47 per cent; the miners, 7.80 per cent; capitalists, 8.56 per cent; the professional men have 1.78 per cent; while the churches, etc., have 1.57 per cent.

Grouped together in another form, we find that a very surprising result is obtained, and one hardly expected in this state. Take the merchants, capitalists and professional men, and their aggregate deposit is $5,843,809.78, while the total of the laboring people, farmers and stockmen, and miners amounts to $5,908,766.53; or $64,956.75 more than the first named class.

The last of June is about as unpropitious a time as could be selected to find a farmer or stock raiser with a bank account. It is the season when his resources are being exhausted, and when but small returns are coming in.

TWO COUNTERFEITS DESCRIBED.

John E. Wilkie, Chief of the Secret Service, sends out the following circular notice of the appearance of two counterfeits:

"New counterfeit $10 silver certificate. Series of 1891, check letter B, plate number 14, B. K. Bruce, Register; Ellis H. Roberts, Treasurer; portrait of Hendricks.

"This note is apparently a lithograph, printed on two sheets of Japanese tissue paper, between which very coarse red and blue silk fiber has been distributed. The lathe work in counters on face is crudely executed; lettering in border so blurred as to be illegible; color of ink is a reddish brown, instead of black; seal is of bright brick red, instead of carmine. The number of the note at hand is E 20394345; color and formation of numbers good, but alignment bad.

"The back of the note is more deceptive than the face. The number of the back plate is 36. Line 'Bureau Engraving and Printing' is so blurred as to be illegible, and all of the ornamental work is so blurred that detail is lost. The note will not deceive any one familiar with money. The credit for the discovery of the note is due to H. P. Bailey, teller of the National Park Bank, New York, N. Y."

"New counterfeit $2 silver certificate. Series of 1896, check letter C, face plate number 29, back plate number omitted; B. K. Bruce, Register; Ellis H. Roberts, Treasurer.

"This counterfeit is printed on two pieces of thin soft paper which have been pasted together, no attempt having been made to imitate the silk fiber to be found in the genuine. It is apparently a zinc etching. The lathe work and portraits are especially bad. The green ink on back of note has a faded, washed-out appearance. Much of the small lettering is indecipherable. The note is from one-eighth to one-quarter of an inch too small; and this, coupled with the poor character of the work, should cause it to be readily detected. A more detailed description is deemed unnecessary."

The Southern Bank of Meridian, Miss., has a paid in capital of $15,000, deposits of $18,000, and loans of $26,000. Its correspondents are the National City Bank of New York and the New Orleans National Bank of New Orleans.

WANTED—Engagement with some good bank; experience of fifteen years in city and country banking; covering all positions. Am 35 years old and thoroughly competent. References the best. Address H. J. K., R. 207, 85 Dearborn street, Chicago.

Wanted—Good man, with capital, to organize a bank in Chicago. Location and partial subscription of stock at hand. Address G. H. S., care Rand - McNally, Bankers' Monthly.

NOTES OF INTEREST TO BANKERS.

GIFT NOT PERFECTED.

A deposit of money in a savings bank in the name of the depositor and a donee, making it payable to the order of either or the survivor, and having the words "Joint owners" stamped on the pass book, is held, in Whalen v. Milholland (Md.), 41 L. R. A. 208, insufficient to make a perfected gift, where the donor keeps possession of the pass book and retains dominion over the funds, with the right to withdraw them at any time.

STATUS OF JUDGMENT NOTES.

Andrew J. Hirschel, in a discussion of the subject "The Status of Judgment Notes and Confessions of Judgment Under the Bankruptcy Act of 1898," says:

A somewhat critical comparison of the existing law with that of 1867 would seem to lead to the following propositions:

That the terms of the new law with regard to the subject matter above reviewed are not essentially different from the terms of the old law; that the decisions in the court of ultimate authority rendered upon the old law, as also the decisions in the lower courts, practically sustain the validity of a judgment upon a note accepted outside of the forbidden period in good faith for actual value, although the judgment actually entered upon such note be entered within the forbidden period, and furthermore that a note thus given outside of the forbidden period may validly be renewed inside such period and can be followed by a valid judgment.

The development of the law now taking place under the new act must necessarily be watched with constantly increasing attention.

INCREASED USE OF PENNIES.

Dimes, quarters and half dollars are being turned out by all the Mints as rapidly as they can be produced, the demand for fractional currency and silver dollars being unprecedented. The requests do not come from one section of the country, but from every section. As fast as the coin can be minted it is shipped to those who have called for it. Usually the demand for this currency does not begin until the autumn, but this year orders for large quantities have been coming in for more than four weeks. It is estimated that the orders received at the Treasury Department will average over $60,000 in fractional currency a day.

Treasurer Roberts says that the demand is due to the activity of business. An order was issued to the California Mint on August 1st to turn out $150,000 worth of dimes, quarters and halves a month until further notice, for the use of the Pacific Coast only.

Another thing mentioned by Treasurer Roberts is the increased demand for pennies in the West and South, where but comparatively few of these coins have previously been used. He attributes the increased use of pennies to the war revenue act, which requires the use of internal revenue stamps on telegrams and checks.

THE CLEARING HOUSE CONFERENCE.

The Clearing House conference, held on Wednesday, September 6th, in connection with the American Bankers' Association, at Cleveland, Ohio, was attended by sixty delegates, representing twenty-three of the thirty-one cities invited to participate. Besides these delegates, many other bankers were present, among whom was J. G. Cannon, vice-president of the Fourth National of New York city, who explained the system adopted by the New York City Clearing House Association, whereby compulsory charges have been placed on collection of out-of-town checks. F. B. Sears, president of the Third National of Boston, also explained the system adopted by his city. After a discussion on this question, George Guickenberger of Cincinnati offered the following resolution, which was unanimously adopted:

"Resolved, That the practice of charging exchange for the handling of out-of-

town items is just and proper and within the scope of legitimate banking; therefore, all bankers, both city and country, are entitled to receive the benefits of the same."

F. W. Hayes, president of the Preston National of Detroit, offered a resolution, which was also unanimously adopted, and which reads as follows:

"The Clearing House Association shall have power to establish rules and regulations regarding collections by members of the association or banks or trust companies, or others clearing through such members, and the rates to be charged for such collections, and also providing for the enforcement of the same. It may, from time to time, make any additions to or changes in such rules and regulations as it deems judicious. Any rule or regulation upon the subject must receive a majority vote of all the members and when once established it shall not be altered or rescinded until it has been in force at least three months, and then only by a majority vote of the Clearing House Association."

A committee of five will be appointed to call the attention of all clearing houses to the recommendations carried by the conference.

MUST INCREASE CAPITAL.

According to a Des Moines dispatch it is getting fashionable for Iowa banks to increase their capital stock. They do not always do it because they want to, but because the state laws compel them to do so. The September statements of Des Moines banks indicate that one institution in that town has $3,500,000 in deposits, and only $300,000 capital. The state law requires that a bank must have capital to the amount of 10 per cent of deposits at any one time. That means that the Des Moines Savings Bank must increase its capital or else carry less deposits. The People's Savings Bank's position is the same. It has too much money on hand, and must increase its capital or squeeze down its deposits. It is understood both institutions will increase their capital. The last statement showed half a dozen banks in the state, outside of Des Moines, which were in the same situation. Three of them have increased their capital. It is expected the September statements, when they are all in, will indicate another half dozen institutions, outside of Des Moines, which must get their deposits down to fighting weight or else get into a heavier class, as the pugilists would say.

BANKING IN KANSAS.

State Bank Commissioner John W. Breidenthal has received and compiled the reports of the state and private banks of Kansas for the year 1898 and prepared comparative statements of their business for the years 1897 and 1898. In 1897 there were 275 state and ninety-five private banks and in 1898, 287 state and seventy-four private banks.

One hundred and eighty-three banks with a capital of $3,993,300 paid dividends aggregating $371,936.78, or 8 32-100 per cent. In 1897 146 banks with a capital of $3,574,900 paid dividends of $283,018.55, or 7 91-100 per cent. In 1898 104 banks with a capital of $1,315,000 paid no dividends. In 1897 219 banks with a capital of $2,731,756.68 paid no dividends. The net increase of surplus of banks for 1898 is $137,668.56; net increase of undivided profits for 1898, $97,010.40. Total losses charged off, 1898, $579,795.78. Rate of officers' salaries paid to total capital, 1897, 5 82-100 per cent; 1898, 7 3-10 per cent.

Forty-four private banks with a capital of $514,000 paid dividends aggregating $97,127.57, or 18 9-10 per cent. One bank with a capital of $10,000 paid a dividend of $58,827.26, or 588 per cent. This bank has a surplus of $25,000. This dividend represents several years' earnings. Twenty-nine banks with a capital of $37,-500 paid no dividends.

REMARKABLE INCREASE SHOWN.

The National Bank of the Republic of Chicago makes a most remarkable showing of rapid increase in deposits. January 1, 1897, total deposits were $2,616,-122. July 1, 1899, they had increased to $11,396,680. The bank was established just prior to the panic of 1893 with a paid up capital of $1,000,000. An interesting tabulation of increases of Chicago banks during what are referred to as the "seven lean years" between 1892 and 1899 has recently been made. It shows an increase in deposits and surplus for all the banks during the period of 96.5 per cent. The greatest individual increase shown is that of the National Bank of the Republic, amounting to 366 per cent. The nearest approach to this increase by any Chicago bank is 301 per cent by a trust company institution. The next highest increase is 236 per cent, also by a trust company.

Only four concerns show increases of over 200 per cent. The officers are John A. Lynch president, and W. T. Fenton, vice-president and cashier. J. H. Cameron and H. R. Kent are assistant cashiers. W. T. Fenton has been prominently identified with state and national bankers' association work.

SENSE AND SATIRE.

So far as we know this is the only book of its kind in the world. Before pronouncing upon its merits, favorably or unfavorably, it is due to the author to study his very original and unique conception of the work he undertook to do.

This is not a compilation of short extracts from all available sources, arranged under more or less suitable titles. Mr. Breyfogle has selected over 700 words from the current English vocabulary, wherein is represented the nineteenth century philosophy of life as that philosophy is understood—not necessarily by the author—but by different types of mind with which he has become acquainted. Under each of these words is given a short prose definition adding to the usual acceptation of the word something in the nature of explanatory or of satirical comment. Then follows a single stanza, generally of four lines, the original work of the author, in which he either commends that which is sound in the prevailing understanding of the subject, or satirizes some misapplication of the word, and the malpractice in life growing out of such abuse of terms.

The modest spirit in which the author offers his work to the public is evident in the parts that are preliminary to the body of the book. The motto on the title page is an example of this.

Sense and Satire. By Wm. L. Breyfogle. Profusely illustrated. Cloth, 12mo. Price, $1.50. Rand, McNally & Co., publishers, Chicago and New York.

LOANS WITHOUT COLLATERAL.

The Boston Herald, in discussing a statement regarding alleged decadence in financial institutions in country districts, treats of the disinclination of country banks to discount mercantile paper and their preference to use funds where collateral securities are given. Ordinarily a merchant or manufacturer does not have collateral upon which he can borrow money. Such capital as he has is invested in his business. What he borrows upon and what a banker lends upon is his standing in the commercial world, his moral integrity, business aptitude and the values which he has invested in his business. When loans are refused to men of this character, who represent the bone and sinew of our business world, and who in the past have depended for the proper development and the extension of their undertakings upon the credit which the banks have accorded them, a blow is struck at our commercial well-being. To refuse men of this class and at the same time to readily extend assistance to capitalists, not engaged in merchandise or manufacturing business, who are the promoters of great financial enterprises, and who, in order to get the money they need to float these, can furnish stocks and bonds of all kinds as collateral, is to give undue encouragement to questionable undertakings, while, as we have said above, withholding proper encouragement to legitimate industry and enterprise. It seems to us that if this policy is to be pursued, if the old clients of our country banks are to be deprived of the accommodations that have been accorded to them in the past, the country banks themselves are likely to die out from dry rot. The man of ability and strong character that experience in country banking has built up in the past will no longer exist, and it will become imperative to have the place which these institutions formerly occupied taken up and filled by some system of branch banks carried on under metropolitan supervision.

COINAGE FOR AUGUST.

Coinage executed at the Mints of the United States during the month of August, 1899, was as follows:

Denomination.	Pieces.	Value.
Double eagles.....	286,000	$5,720,000
Eagles	418,310	4,183,100
Half eagles	70,000	350,000
Total gold	774,310	$10,253,100
Dollars	830,000	$830,000
Half dollars	1,303,272	651,636
Quarter dollars	2,228,000	557,000
Dimes	1,950,000	195,000
Total silver.....	6,311,272	$2,233,636
Five-cent nickels....	2,644,000	$132,200
One-cent bronze	2,272,000	22,720
Total minor.....	4,916,000	$154,920
Total coinage.....	12,001,582	$12,641,656

BANKING LEGISLATION AND DECISIONS

COMPILED BY

Messrs. CRATTY, JARVIS & CLEVELAND of the Chicago Bar.

FOR THE BENEFIT OF OUR DIRECTORY PATRONS.

ACCORD AND SATISFACTION—CHECK AS RECEIPT IN FULL—INDORSEMENT BY CREDITOR—EFFECT—INTENT OF PARTIES.

The receipt by plaintiff of defendant's check for a part of the sum due on his note, but purporting to be in full payment thereof, and the indorsement and collection of said check, and the retention of its proceeds as a credit on said note, are not a receipt in full, under Code, Sec. 1805, providing that all receipts "must have effect according to the intention of the parties thereto," where plaintiff's indorsement was made only for the purpose of collecting the check as a partial payment on the note, and without any intent that it should operate as a receipt in full.—Hodges vs. Tennessee Implement Co., 26 So. Rep. (Ala.), 490.

AGENCY—COLLECTION OF NOTE—NEGLIGENCE—DAMAGES.

Two promissory notes made by R., who resides at Fargo in this state, were indorsed and delivered by the payees thereof to the plaintiff at its place of business in Rochester, N. Y. The notes were so delivered to plaintiff for collection only. Plaintiff transmitted the notes to the defendant at Fargo for collection. Held that as between the plaintiff and defendant, the relation of principal and agent was created, and that the defendant was a sub-agent of the payees of the notes.

Where an agent for the collection of commercial paper is guilty of negligence with respect to such agency, that the measure of damages for such negligence is prima facie the amount of the paper, with interest.

Under Sec. 4111, Rev. Codes, that a party in the state, who assumes to act as an agent for the collection of any claim is bound to give such collection the preference over any similar claim which the agent may have on his own account against the same debtor. If the agent cannot do this, good faith requires him to decline such collection. Commercial Bank vs. Red River Val. Nat. Bank of Fargo, 79 N. W. Rep. (N. D.), 859.

AGENCY—RESPONSIBILITY OF PRINCIPAL FOR ACTS OF AGENT—AGENT ACTING FOR DIFFERENT PRINCIPALS—RATIFICATION.

A depositor in a bank authorized the teller to act as her agent in making and collecting loans, but he was not authorized to draw money from her account except on check procured from her. The arrangement was continued for a number of years, during which she gave several hundred checks aggregating over $90,000. During the same time, without the authority or knowledge of the depositor, the bank permitted the teller from time to time to withdraw money from her account on a "teller's memorandum" which was merely a direction to the bookkeeper to charge her account with a stated sum, and such sums he appropriated to his own use. Held, that in such transactions the teller acted in his capacity as an officer of the bank, and not, so far as the bank was concerned, within the apparent scope of his agency for the depositor, and that the bank was liable to her for the amounts so withdrawn.

The making of a note by the teller in favor of the depositor, which he placed with her securities in the bank, without her knowledge, and upon her merely expressing her willingness to make him a loan on security, when in fact no loan was made and no check was given by her, but the money had previously been wrongfully taken from her account, could not operate to bind her, as a ratification of such withdrawal, nor relieve the bank from liability to her therefor.

A bank which permits an agent of a depositor to have money transferred from the depositor's account to the credit of a concern which it knows the agent to be chiefly interested in, is chargeable with

knowledge that he cannot bind his principal in such a transaction, and acts as its peril. Nat. Bank of Oshkosh vs. Munger, 95 Fed. Rep. 87.

BANK—ASSIGNMENT TO CASHIER—RIGHTS OF BANK.

A land contract was assigned to "C. C. Schuyler, Cashier," the assignor knowing at the time that Schuyler was the cashier of a certain bank, and being also at the time indebted to the bank. The bank claimed that such assignment was made as security for the payment of such indebtedness, and in a proper action sought to foreclose the assignor's interest thereunder. Whether or not such assignment raised a presumption that it was made to the bank not decided, but held that, if such a presumption did arise, it was a rebuttable resumption. Anheier vs. Signor, 79 N. W. Rep. (N. D.), 983.

BANK CHECK—NOTICE OF DISHONOR.

S., residing in Topeka, held a check on an Argentine bank. On August 18th, he transferred it by indorsement and delivery to M., who on the same date transferred it by delivery to T., and he indorsed and delivered it to a bank in Topeka. Said bank indorsed and transmitted it for collection to a bank in Kansas City, Mo., by which it was received on August 19th, and presented for payment. Payment was refused and protest had on August 20th. On August 25th, M. notified S. of the dishonor of the check, and demanded repayment thereof. Held, that this notice was in proper time and showed due diligence. Stockton vs. Montgomery, 57 Pac. Rep. (Kan.), 1059.

BANKS—CONTRACTS OF CASHIER—CONSIDERATION.

While the cashier, it is true, does not represent his bank away from its domicile, by continuing the act undertaken while away after his return without objection on the part of the directors, if the latter sanction completing the act, it becomes the act of the bank.

A check issued by the bank should not be countermanded as to its payment without cause.

A loan promised by a cashier, personally and as cashier, to enable one to go in search of the bank's president, who is sick in body and mind, and has disappeared, has consideration enough to hold the bank for the promise of its cashier, for which loan the latter issued a check, and, without cause shown, stopped payment without proof enough of any cause for stopping it, after the one who went in search had left and was performing his part of the agreement.—Valdetero vs. Citizens' Bank of Jennings, 26 So. Rep. (La.), 425.

BANKS—DIRECTORS—FRAUD—LIABILITY.

Defendant was elected director of a bank in 1891, and formally accepted. He was re-elected in 1893 and in 1894 without formal acceptance. He had allowed his name to be published as a director, and had charged the bank with his expenses in attending directors' meetings. In February, 1894, he resigned. In April he bought some property from the bank and in May he was re-elected director, and formally accepted. Held that, under these circumstances, he is liable as a director at the time of purchasing the property.

Where a bank director purchased land of the bank at a price far below its value, but without any wilfully fraudulent purpose, knowing, however, that the transaction was probably illegal, the court properly allowed him what he had paid on the land, but held him liable for the difference between that amount and the true value.—Millsaps vs. Chapman, 26 So. Rep. (Miss.), 369.

BANKS—FRAUDS OF OFFICER—ACCOMMODATION NOTES—RIGHTS OF PARTIES.

In case the president and cashier of a bank unite and co-operate together in abstracting and misapplying its funds, and in order to accomplish their purpose and secrete their transactions from the board of directors, the note of a friend with fictitious collaterals attached is obtained and placed in the portfolio of the bank, the bank is not bound thereby, as said officers acted for themselves personally, and not for the bank; but the maker of such a note is bound to the bank, notwithstanding it was without consideration as to him.—Richardson vs. Watson, 26 So. Rep. (La.), 422.

BANKS—INCORPORATION—LIENS ON STOCK.

Though the act of October 21, 1891, "to prescribe the method of granting charters to banking companies," etc., in the first section thereof declares that "all banking companies hereafter chartered in this state shall have and exercise the powers * * * hereinafter specified," the word "hereafter" should not be construed as having the effect of rendering the language inserted in the fourth section of the above act by the amendatory act

of December 20, 1893, whereby liens are created in favor of banking companies for debts due to them by stockholders upon stock held by the latter, operative as to stock which had already been issued by a banking company, chartered under the provisions of the first act, prior to its amendment.—Acts 1890-91 (Vol. I.), p. 172; Acts 1893, p. 78.

The amending act could in no event restrict the negotiability of any stock which was in existence when it was passed.—Southern Banking & Trust Co. vs. Fidelity Banking & Trust Co., 33 S. E. Rep. (Ga.), 639.

BANKS—INSOLVENCY — PRIORITIES OF CLAIMS.

Where one delivered money to a bank to pay his note when presented for payment, and the identity of the money is found in the increased amount of the assets at the time of the failure of the bank by the amount of such money left with it, he is entitled to such sum in preference to the general creditors of the bank. —Bergstresser vs. Lodewick, 59 N. Y. Sup., 630.

BANKS—LIQUIDATION—ACTIONS BY CREDITORS.

That the bank commissioners have directed a bank to liquidate and wind up its affairs, and that this is being done entirely by its own officers, who are collecting its assets, and disbursing money to depositors, does not deprive its creditors of their right to commence actions against it.—Lanz vs. Fresno Loan & Savings Bank, 58 Pac. Rep. (Cal.), 63.

BANKS—MISREPRESENTATIONS BY PRESIDENT—LIABILITY OF BANK —EFFECT OF ACTS ULTRA VIRES.

Where the managing officer and principal stockholder of a bank, while acting in a fiduciary capacity for its customer, by means of a concealment and false representations induces the latter to invest in bonds bought and held by the bank for speculative purposes the customer may rescind the transaction, and recover from the bank the money it received therefrom.

Where a bank has received the proceeds of a sale of bonds held by it for speculative purposes, effected by means of fraud on the part of its managing officer, it cannot avoid liability for his fraud on the purchaser on the ground that its business of buying and selling bonds was ultra vires.—Carr vs. Nat. Bank & Loan Co. of Watertown, 59 N. Y. Sup., 618.

BANKS—PROMISSORY NOTE—DELIVERY—SUFFICIENCY—REAL BENEFICIARY—PROCEEDS OF NOTE—AUTHORITY OF BANK CASHIER—ESTOPPEL TO DENY.

Defendant had on deposit to his credit in plaintiff's bank $1,000, and at the request of the cashier, and as an accommodation to the bank, consented that the same might be loaned through the bank to another of its customers, on the condition that the bank would guaranty the loan, collect the same for defendant, and, upon such consent being given, the defendant was debited in his account with the bank, with said sum, and afterwards the cashier made an arrangement with two other customers, by which, upon payment by them of a portion of a previous loan, a reloan, or a continuation of a loan of the unpaid portion of the previous loan, was granted by said cashier, and a note for such balance, in the sum of $1,000, was given by said customers, payable to the bank. Upon the execution of said note, the cashier represented to the defendant that he had made the loan consented to by the defendant, had taken said note for the same, and at the suggestion of the cashier the same was left by the defendant, with other notes of his, in the bank for collection, and the cashier gave the defendant a receipt for said note, in which it was recited that the same was held for collection and credit of the defendant. Afterwards several installments of interest on said note were paid to the bank, and credited to defendant in his account with the bank. The bank afterwards collected the said note and refused to credit the defendant with the amount collected. Held, that the defendant, under the circumstances of the case, was the real beneficiary of said note; that the receipt therefor was a delivery, and transfer by delivery, for a good and valid consideration, to the defendant, of said note, and passed to him the title to the same; and that the proceeds of the same, collected by the bank, constitute a valid counterclaim against the demand of the plaintiff.

As the $1,000 of the defendant's deposit, with which he was debited in the books of the bank, was never credited back to him, but was retained by the bank, and credit therefor to the defendant is still refused by the plaintiff, it is estopped from disputing the authority of its cashier in the transaction.—First Nat. Bank of Nephi vs. Brown, 57 Pac. Rep. (Utah), 877.

BANKS—USAGES—DELAY IN NOTIFICATION OF RECEIPT OF WORTHLESS CHECKS—MISTAKE AS TO SOLVENCY OF MAKER OF CHECK.

Where a bank accepts a check on another bank in payment of a draft in its hands for collection, and surrenders the draft, it makes the check its own, and its liability is the same as if cash had been received.

That a bank receiving a worthless check in payment of a draft regarded the check as its own is shown by the commencement of attachment suits against the maker of the check; and this, though it notified the bank from which the check was forwarded, and to whom it had sent the proceeds shortly after the commencement of the attachment suits, that it would hold such bank liable for the amount.

A usage of banks, in collecting drafts, to surrender them to the drawees by taking checks for their payment, is unreasonable.

That the drawer of a draft sustained no loss by delay of a bank to which the draft was sent for collection, of 24 to 36 hours, in notifying him of the insolvency of the drawee, is not shown by the fact that upon receipt of notice he instituted attachment suits for the collection of other claims against the drawee, as he might possibly have found other property upon which to levy if notice had been promptly given.

The rule that money paid to one joint agent to another through mistake, which has not been forwarded by the latter to the principal at the time of notice, may be recovered back, has no application to a bank accepting a worthless check in payment of a draft, and remitting cash to its forwarding joint agent, where the collecting bank has treated the check as its own.

A bank may not excuse its acceptation of a worthless check in payment of a draft on the ground of a mistake of fact, as it has no right to act upon mere guesses and surmises.—Nat'l Bank of Commerce of Kansas City vs. American Exch. Bank of St. Louis, 52 S. W. Rep. (Mo.), 265.

BANKRUPTCY — FRAUDULENT TRANSFERS—PAYMENT OF MONEY.

Under Bankruptcy Act, 1898, Sec. 67, cl. e., providing that "all conveyances, transfers, assignments, or incumbrances, of his property, or any part thereof, made or given by a person adjudged a bankrupt * * * within four months prior to the filing of the petition, with the intent and purpose on his part to hinder, delay or defraud his creditors, shall be null and void," the payment of money by a debtor, on a valid pre-existing debt, under circumstances which do not make it technically a preference, is not a transfer of property," in such sense that the trustee or receiver of the debtor in bankruptcy may recover back such payment from the creditor receiving it, on proof of the fraudulent intention of the debtor.—Blakey vs. Boonville Nat. Bank, 95 Fed. Rep., 267.

BILL OF LADING—TRANSFER—TITLE TO GOODS—DISCOUNT OF DRAFT.

The indorsement and delivery of a bill of lading on the discount of a draft drawn by the consignor of the goods represented by the bill of lading, for the purchase price of such goods, operate to pass to the transferee a special title to the goods, as against the consignor and his creditors, defeasible only on acceptance and payment of the draft by the consignee.—American Nat. Bank vs. Henderson, 26 So. Rep. (Ala.), 498.

BONDS—LIABILITY OF SURETIES—CONTRIBUTION.

In March, 1880, the canal board duly designated a bank at Buffalo as a toll deposit bank, and a contract was made with said bank by the state describing the terms on which deposits were to be made in said bank; and a bond was thereupon entered into, providing that the bank should account for and pay over all moneys then in deposit in said bank, or due or to become due, to the people of the state during the year 1880. Various deposits were made in the bank, and in March, 1881, there was a balance of $73,000, with interest, to the credit of the state. At that time the canal board passed a resolution under which another contract was made with the bank for the ensuing year, substantially in the same form as that made for the year 1880, except with a difference as to date; and a new bond was issued, reciting that the bank had agreed to receive and account for deposits on the terms expressed in the contract of even date, which was annexed to the bond. The obligors agreed that the bank should account and pay over the money deposited with it. This bond was signed by all the obligors of the bond of 1880 except one. Under the new contract the bank continued to receive deposits and pay drafts during the

year 1881, and in April, 1882, the bank became insolvent. Held, that the contract for the deposit for the year beginning March, 1881, was a new and distinct contract, and that, as the bank had paid all drafts made upon it during the year 1880, the sureties on the bond given in March, 1880, were not liable for the default made in April, 1882.

Sureties on the bond made in 1880, providing that a bank shall, during the current year, receive certain state moneys and pay over the same on demand, are liable for the balance due at the end of such year; and the sureties on a contract of a similar kind entered into in 1881 for the ensuing year are responsible for moneys received during the year 1881, and for any sum that remained of the former deposits unpaid under the bond of 1880; so that, on default in the second year, the obligations of the sureties being absolutely distinct, a surety on the second bond, making good such default, could not recover over against a surety on the first bond for his proportionate share of the loss.—Barnes vs. Cushing, 59 N. Y. Sup., 345.

CHATTEL MORTGAGE—RECORD OF MORTGAGE—FRAUDULENT AGREEMENT.

A chattel mortgage withheld from record, pursuant to an agreement between the mortgagor and mortgagee, for the purpose of fostering the mortgagor's credit, is fraudulent in fact, and void as to creditors who give the mortgagor credit on the faith of his apparent solvency, though there may not have been any actual intent to hinder, delay or defraud his creditors.

The Court say, "But leaving this point and turning to the mortgage made to the bank, it is disclosed by the evidence, as already stated, that an agreement existed between the bank and Johns that the mortgage to the bank should not be put to record, because doing this would injure Johns' credit. Such an agreement is fraudulent in fact."—State, to use of Mayer, vs. O'Neill, 52 S. W. Rep. (Mo.), 240 and 241.

CHECKS—ASSIGNMENT — EVIDENCE —SIGNATURE.

In an action to recover the value of certain checks, which were payable to a firm whose indorsement was forged, and which were subsequently collected by defendant, plaintiff's uncontradicted testimony was that he was a member of the firm which had dissolved; that he had purchased the debts due to the firm, and had had everything transferred to him; and that he assumed control of the firm's assets after its dissolution. Held sufficient to show that the checks were assigned to plaintiff.

It was proved that the checks were equal to sums that had been due to the firm from the alleged makers, who had been accustomed to pay their bills by checks, and who had received the checks as canceled, and that defendant had taken an indemnifying bond of the one from whom he had purchased the checks, reciting that he had collected the checks. Some of the signatures were proven. Held sufficient to show that the checks had been signed by the alleged makers.—Spero vs. West Side Bank of City of New York, 59 N. Y. Supp., 57.

CONTINUING GUARANTY—ACCEPTANCE.

The defendant made the following contract with the plaintiff: "For and in consideration of the sum of one dollar in hand paid, and the receipt of which is hereby acknowledged, I, J. H. Manry, do hereby guaranty the prompt payment of all accounts and notes given in settlement for goods purchased by G. W. Grubbs, of Bethel, Georgia, from the Waxelbaum Company, of Macon, Georgia, to the extent of four hundred dollars. Be it further understood that I, J. H. Manry, shall be at liberty to withdraw this guaranty at any time, provided that the account of G. W. Grubbs is paid." Held, that this was a continuing guaranty.

It was not necessary for the creditor, before extending credit to the principal debtor on the faith of such a guaranty, to notify the guarantor of the acceptance of his undertaking.—Manry vs. Waxelbaum Co., 33 S. E. Rep. (Ga.), 701.

CORPORATIONS —CONTRACTS—MANNER OF DOING BUSINESS—POWERS OF OFFICERS—ESTOPPEL—RETENTION OF BENEFITS.

Where the business of a corporation has habitually been transacted in an irregular manner, without observing the formalities legally required to bind it, with the knowledge and acquiescence of its stockholders, and it has in such a manner made contracts and incurred obligations, the strict rules of law, however well settled, limiting the mode of exercising the powers of corporations by their officers, are not applicable to such contracts, as against third parties who have dealt with the corporation in good faith, and with

knowledge of its manner of doing business.

Where the president of a corporation is permitted to exercise full power and authority in the conduct and management of its business and deals with the property and affairs of the corporation in such a manner and for such a length of time as to justify others with whom he transacts business in believing that he had authority to do the acts in the manner he does, such third persons have a right to deal with him on the assumption that he has such authority, and the corporation, having knowledge of such acts and of the manner in which the corporate business is transacted, cannot thereafter to the injury and prejudice of such parties, deny his authority or disaffirm his acts.

A corporation which receives the benefit of money borrowed by its president, for which he executed the notes of the corporation, secured by a mortgage on its property, in which, with full knowledge of the facts, procures successive renewals of such notes through a number of years, cannot thereafter, for the first time, deny their validity.—G. V. B. Min. Co. vs. First Nat. Bank of Hailey, 95 Fed. Rep., 23.

CORPORATIONS—POWER TO MAKE BY-LAWS—STOCK — RESTRICTION OF RIGHT TO TRANSFER—TRANSFER TO CORPORATION—DUTY TO PURCHASE STOCK OF RETIRING MEMBERS—RIGHT OF CORPORATION TO TRAFFIC IN ITS STOCK.

A corporation, having no powers except those granted by its charter, or those necessarily implied from those granted, can make no by-laws inconsistent with its charter or the laws and constitution of the state.

Stock in a corporation organized for the purpose of owning and operating factories, acquiring land, and building and owning houses for the members of the association, and providing educational and recreative facilities for them, is personal property, and carries with it the essential qualities and incidents of such property, one of which is its alienation.

A by-law prohibiting transfer of stock except to the corporation, though it is indorsed on the certificate, is void.

A void, ultra vires by-law, prohibiting the transfer of stock except to the corporation, imposes no legal obligation on the corporation to buy the stock of a retiring member.

Where stock of a corporation is made non-dividend-paying and non-transferable, except to the company, by by-laws participated in and assented to by a member, there is no legal liability on the part of the corporation to buy his stock, though it may be worthless to any except the corporation or a member of it.

Where there is no rule or by-law of a company obligating it to buy the stock of a retiring member, such company is under no legal obligation to do so, though its uniform custom and practice are to pay retiring members for their stock.

In the absence of express or implied charter or statutory power, a corporation has no power to traffic in its own stock.—Herring vs. Ruskin Co-op. Ass'n, 52 S. W. Rep. (Tenn.), 327.

FALSE REPRESENTATIONS — BONA-FIDE HOLDER.

The maker of a negotiable note, given without consideration, and procured by means of fraudulent representations of the payee, is not liable thereon to a purchaser thereof, unless such purchaser is a bona-fide holder.—Bomar vs. Rosser, 26 So. Rep. (Ala.), 510.

FRAUD—SALES—DAMAGES.

Plaintiff sold 74 head of cattle to L. for $1,600. L. being unable to pay the price, he induced a firm to telegraph defendant bank that it would pay L.'s draft, "to cover cost three cars of cattle, * * * bill of lading attached." Plaintiff and L, represented to the bank that $1,740 was the sum due on the cattle, and that their weight was considerably more than their true weight; whereupon L. drew a draft on said firm for $1,740 in favor of the bank, and attached the overestimated invoice to it, and it was discounted by the bank, and plaintiff given credit therefor. The cattle were shipped to the firm, who, on finding that they weighed much less than the invoice weight, refused to pay L.'s draft, but sold the cattle, and paid the proceeds, less commissions, to the bank. Held, that the damages to which the bank is entitled, as against plaintiff, is the difference between $1,600 and $1,740.—Emmerson vs. Dardanelle Bank, 52 S. W. Rep. (Ark.), 274.

FRAUDULENT CONVEYANCE—RIGHTS OF SUBSEQUENT MORTGAGEE.

One who in good faith, and without notice of facts to put him on inquiry, makes a loan on the security of a mortgage of real estate, as against others having a right to set aside the conveyance of such real estate to the mortgagor as fraudulent occupies the position of a bona-fide purchaser for value, although a part of the

proceeds of the loan was paid to him in satisfaction of an obligation of a third person, which was fully satisfied and surrendered.—Thompson Nat. Bank of Putnam, Ct., vs. Corwine, 95 Fed. Rep., 54.

FRAUDULENT TRUST DEED—ATTACHMENT — EVIDENCE — FALSE WAREHOUSE RECEIPT—ATTORNEY'S FEES.

Including in a deed of trust for the benefit of creditors in good faith a note which is not founded on a valid consideration will not render the deed fraudulent and void as to attaching creditors.

That a director of a company engaged in buying and selling grain said that somebody connected with their elevator had issued a warehouse receipt for more grain than was in the elevator, and that he was anxious to find it and secure it, is not sufficient evidence of fraud to warrant an attachment.

A trust deed for the benefit of creditors may provide for compensation for attorneys to advise the assignee and assist him in administering the estate.—Union Nat. Bank of Chicago vs. Mead Mercantile Co., 52 S. W. Rep. (Mo.), 196.

INSOLVENT BANKS—SUIT AGAINST STOCKHOLDERS—RECEIVERS—RETROACTIVE OPERATION OF STATUTE—CHANGING REMEDY OF ENFORCING LIABILITY—CONSTITUTIONAL LAW.

Laws 1897, c. 441, amending Sec. 52, Laws 1892, c. 689, relating to banking corporations, and fixing liability of stockholders, providing that if such corporation shall be dissolved, and a permanent receiver appointed, all proceedings to enforce the liability of stockholders shall be taken in the name of such receiver, unless he shall refuse to act on proper request made by a creditor, and in that event such proceeding may be taken by any creditor, is retroactive; and receivers of an insolvent bank, appointed prior to the above statute, may maintain proceedings to enforce the liability of stockholders of such corporation.

Laws 1897, c. 441, amending Sec. 52, Laws 1892, c. 689, relating to banking corporations, and fixing liability of stockholders providing that in case any such corporation shall be dissolved, and a permanent receiver appointed, all proceedings to enforce the liability of stockholders shall be taken in the name of such receiver, unless he shall refuse to act on proper request made by a creditor, and in that event such proceeding may be taken by any creditor, is not unconstitutional, as depriving creditors of the corporation of the vested right to maintain an action to enforce the liability of stockholders, created by the constitution or by former statute, since the statute only relates to the remedy of enforcing the liability.—Persons vs. Gardner, 59 N. Y. Sup., 463.

GAMING—BILLS AND NOTES—MORTGAGE—RELIEF IN EQUITY.

Under Code, Sec. 2163, declaring that all contracts founded wholly or in part on a gambling consideration are void, a sale of slot machines, where the vendor, as an inducement to the purchase, places some of the machines, and protects their use by a reward for conviction of anyone tampering with them, the contract of sale is absolutely void, and consequently notes given in consideration for it are void in the hands of an innocent holder for value.

Where notes are given in consideration of a gambling contract, are subsequently surrendered, and others, secured by a mortgage, given in their place, the illegality taints the notes and mortgage.

Under Code, Sec. 638, which gives jurisdiction to courts of equity in all cases founded on gambling contracts, so far as to sustain a bill of discovery and to grant relief, a cross bill in an action foreclosing a mortgage given as consideration for a gambling contract will be sustained, and relief granted to the mortgagor.—Kuhl vs. M. Gally Universal Press Co., 26 So. Rep (Ala.), 535.

NATIONAL BANKS—ASSESSMENTS AGAINST SHAREHOLDERS—LIABILITY OF UNREGISTERED OWNER.

A pledgee of stock of a national bank, who sells it in accordance with the terms of the pledge, and becomes the purchaser, but never has it transferred on the books of the bank, is not liable for an assessment made under Rev. St. Sec. 5151, on the bank's insolvency.—Robinson vs. Southern Nat. Bank of New York, 94 Fed. Rep., 964.

NATIONAL BANKS—ASSESSMENTS AGAINST STOCKHOLDERS ON INSOLVENCY—POWER TO MAKE SECOND ASSESSMENT — LIMITATION OF ACTION AGAINST STOCKHOLDER.

The action of the Comptroller of Currency in making an assessment against the stockholders of an insolvent national bank is conclusive as to the necessity for such assessment, and cannot be ques-

tioned collaterally. The ultimate liability of a stockholder of an insolvent national bank, under Rev. St. Sec. 5234, is for the full amount of the par value of his stock, if that amount is required; and when the Comptroller makes an assessment for smaller amount, he has power to make a second assessment, if the first proves insufficient to pay the debts of the bank.

A right of action by the receiver of an insolvent national bank against a stockholder to recover an assessment does not arise until the necessity for the assessment has been determined, and the assessment made by the Comptroller, if it in fact accrues before demand and refusal to pay; hence limitation runs against such an action only from that time. Aldridge vs. Yates, 95 Fed. Rep., 78.

NATIONAL BANK — RECEIVERS—POWERS—EXTENSION OF MORTGAGE.

Where a receiver is placed in charge of the assets of a national bank, he stands, as to such assets, in the place of the bank, and is chargeable with knowledge of all facts known to the bank affecting the character of such assets.

Such receiver has authority, upon sufficient consideration, to extend the time of payment of a debt owing such bank, where by so doing he can, in his judgment, strengthen the security he holds for the payment of such debt.—People's State Bank of Lakota vs. Francis, 79 N. W. Rep. (N. D.), 853.

NATIONAL BANKS—POWERS—CONTRACT OF GUARANTY—CONTRACTS ULTRA VIRES—ESTOPPEL—AGREEMENT TO PAY CHECKS.

A national bank has no power to lend its credit to any person or corporation, or to become guarantor of the obligations of another, except in the case of the transfer of promissory notes discounted, which is in the ordinary course of banking.

A contract entered into by a corporation, which is ultra vires of its charter, cannot be ratified or become binding on the ground of estoppel, and the only ground on which the corporation can become liable to the payment of money on account of such a contract, which has been performed by the other party, is that it has received a benefit or advantage thereby which it cannot justly retain.

A national bank advised plaintiff that it would pay all checks of a third person, although such person had no funds on deposit, as was known to both plaintiff and the bank. In reliance on such promise, plaintiff cashed checks of such person, and transmitted them to the bank for payment. The bank issued and sent to plaintiff its drafts on a correspondent for the amount of the checks, which drafts were refused payment. Held, that the contract was one purely of guaranty, and was ultra vires on the part of the bank, and the transaction gave plaintiff no right of action against it on the drafts.—Bowen vs. Needles Nat. Bank, 94 Fed. Rep., 925.

NATIONAL BANKS—SALE OF SHARES BY STOCKHOLDER—LIABILITY FOR ASSESSMENT.

The owner of shares of stock in a national bank placed them in the hands of auctioneers for sale, delivering to them his certificate, with an assignment and power of attorney to transfer in blank, indorsed thereon and duly executed. The bank was in good repute and believed by the stockholder to be solvent. The stock was sold at auction, and purchased at its par value by the cashier of the bank, to whom the certificate was delivered at the bank by the auctioneers with a request that it be transferred. The certificate provided in accordance with the by-laws, that the stock was only transferable on the books of the bank, and the cashier was one of the officers authorized to make transfer. The by-laws further provided that no officer, except the president and vice-president, should become stockholders without the consent of the board of directors. No consent to the purchase of this stock by the cashier was shown by the records of the bank, nor was it ever transferred to him on the books, but during nearly four years, and until the failure of the bank, semi-annual dividends on the stock were paid to the cashier. The seller had no actual knowledge by whom the stock had been purchased, or that it had not been transferred. Held, that under the circumstances shown, he was not bound to see that the transfer was actually made, and could not be held liable for an assessment made by the Comptroller on the stock after the bank had become insolvent.—Earle vs. Coyle, 95 Fed. Rep., 99.

NOTE—ACTION ON—DEFENSE.

B. confessed judgment to D. as trustee to secure him for $1,400 which B. owed him, and for $1,400 which B. owed a bank,

including a note executed by H. to B., and by B. indorsed to the bank, and D. took the judgment, held it, and at the sale under it bought in all the stock of goods of B., as trustee for the bank, with its full knowledge and consent, and carried on the business as such trustee for more than a year. Held, in an action by the bank against H. on the note, that he could show what the stock was worth, what it sold for, what was done with the proceeds, and claim, if he could establish facts entitling him to, that the bank had received or ought to have received, satisfaction for the note out of the subsequent management and disposition of the goods by the trustee.—Quaker City Nat. Bank vs. Hepworth, 43 Atlantic Rep. (Pa.), 969.

NOTE—CONSIDERATION—EXTENSION OF DEBT.

On February 28, 1895, R. was indebted to plaintiff in the sum of $9,000, and on that date gave his promissory note for that amount to plaintiff, payable September 28, 1895. On the same day, as collateral to said indebtedness, R. gave the plaintiff his promissory note for $2,000, falling due on September 1, 1895, and secured said $2,000 note by a chattel mortgage. The collateral paper had no independent consideration. Held, that the original indebtedness furnished a consideration for the collateral paper.

Held further that extending the time of payment upon the original indebtedness was also a sufficient consideration for the collateral paper. Such transaction is considered as one transaction and is construed as such.—Red River Val. Nat. Bank vs. North Star Boot & Shoe Co., 79 N. W. Rep. (N. D.), 880.

PRINCIPAL AND AGENT—DEALINGS WITH THIRD PERSONS—BANKS AND BANKING—CHECKS—NOTICE—NEGLIGENCE.

Evidence that a certain person gave an agent directions is not admissible in favor of the principal and against a third person with whom the agent has dealt, in the absence of evidence that the person who gave the instructions was connected with the principal.

Undisclosed directions to an agent are not binding on a third person.

Letters written by an agent to his principal, in which overdrafts of a bank account of the principal standing in the agent's name were mentioned, are admissible to show that the principal knew of the overdrafts.

A check drawn on Christmas Eve does not become stale in six days, so as to put the bank on inquiry upon its presentation at the end of that period.

Where a principal introduces an employe to a bank as a trusted agent, and deposits money to his account as such, without restrictions on the power to check out same, the bank is bound to honor the agent's checks, unless it has positive knowledge that they are drawn in violation of his trust.

To acquire such knowledge, the bank need not exert itself beyond the channels of its business.

The fact that the bank knows that the agent, who has authority only to buy spot cotton, sustained a loss of his principal's money in cotton futures several years previous, and that a few months before the check in question was drawn he bought a draft on New York, and that the cashier then thought it might be for cotton futures, does not put the bank on notice that the agent is misapplying the deposit.

The fact that the bank does not inform the principal of the agent's previous misapplication of funds, the agent having restored same without the principal's knowledge, does not render it liable, on the ground of negligence, for funds subsequently checked out and misapplied.

If the principal allows the agent to habitually overdraw the account, in excess of his express authority, regularly paying same, the bank may assume that the principal will cancel subsequent overdrafts.

If the principal allows the agent to employ sub-agents to buy cotton, the bank may presume that money drawn out by him to supply them was properly drawn.

While holding property purchased with a check drawn by an agent having authority to draw checks, and paid by the bank on which it was drawn, the principal cannot assert the invalidity of the check, as against the bank, because it was postdated.—Merchants' and Planters' Nat. Bank of Union vs. Clifton Mfg. Co., 33 S. E. Rep. (S. C.), 750.

PRINCIPAL AND AGENT—INDEMNITY TO AGENT—ACCRUAL OF ACTION.

Where the nature of the obligation assumed by a principal to protect his agent is an implied contract to indemnify

against loss, and not against liability, a cause of action does not arise until the agent has sustained damage, and he cannot recover in an action commenced before that time, although he pays a liability after the commence of the action. —Brown vs. Mechanics' & Traders' Bank, 59 N. Y. Sup., 354.

SAVINGS BANKS—PASS BOOKS—RULES—ASSENT OF DEPOSITOR—PAYMENT OF DEPOSIT—LOST PASS BOOKS—REASONABLENESS OF REFUSAL TO PAY.

The pass book of a savings bank is not a negotiable instrument.

In the absence of rules assented to by its customers, a savings bank is to be governed by the same legal principles applicable to other moneyed institutions.

A rule of a savings bank requiring the production of a pass book on withdrawal of a deposit is for the benefit of the bank.

A by-law of a savings bank, providing that, "in the case of lost books, the bank will decide as to the persons to whom payment shall be made," does not authorize a refusal to pay unless the book is presented or adequate indemnity given, where notice of the loss of the book was given more than seven years before the commencement of action, and no claim had been made for the deposit, except by the depositor and her executor. —Mills vs. Albany Exch. Sav: Bank, 59 N. Y. Sup., 149.

TRUST DEED—APPLICATION OF PROCEEDS.

Under the trust deed of E., providing that the proceeds of the property shall be applied first to the indebtedness due the M. Bank, as the acting president thereof may direct, and next to the payment of debts due the S. Bank, as its acting president may direct, and then stating "the trust herein provided is for the exclusive protection and indemnity of the M. Bank and S. Bank against loss on account of the indebtedness of E. to them, and said banks may exhaust all security, personal or collateral, to their several debts, before applying the proceeds of this trust to the debts secured, and may make application in such manner, to be directed by the presidents of said banks, as to save said banks harmless against loss, after exhausting all security, personal or collateral, specifically pledged as security for the several debts," the M. Bank can apply the proceeds to the debts of E. to it in whatever order it pleases, but, as against an indorser on one of the notes of E. held by M., the proceeds cannot first be applied on indebtedness of E. to S., though the same person is president or acting president of both banks.—Memphis City Bank vs. Smith, 52 S. W. Rep. (Tenn.), 149.

BEAUTIFUL WILD FLOWERS.

From Yellowstone Park, nicely pressed and mounted, can be obtained by sending your address and 50 cents to Chas. S. Fee, General Passenger Agent, Northern Pacific Railway, St. Paul, Minn.

We have a limited number of books, six by eight inches in size, containing ten specimens of wild flowers common to the park. These books are nicely gotten up and in mailing are carefully wrapped so as to avoid injury in the mails.

The flowers are carefully mounted on heavy paper, the freshness of color is well retained, and the common and botanical names are given, together with a brief statement of where each flower may be found.

Two full-page illustrations of park scenery are given, one of the Excelsior Geyser in eruption, the other of the Lower Fall and Grand Canyon.

These herbariums are precisely alike and make very nice souvenirs of the park, particularly for those who have visited the park or those who are interested in botanical studies. Send 50 cents and your address, and be sure and state where the advertisement was seen.

The discovery of a new mineral region is always interesting. Here the re-discovery, so to speak, of the Buffalo Hump district is doubly interesting because it is a mining region popularly supposed to have been worked out—in other words a "has been." The settlement of the country surrounding it and the extension of the Northern Pacific Railway into the heart of it, and through a magnificent wheat and fruit country as well, makes the future of this new camp something far more pleasant to contemplate than in the old days of Florence and Elk City. The passenger department of the Northern Pacific Railway has just issued an interesting folder on the "Buffalo Hump Country."

INFORMATION FOR BOND BUYERS.

ALBANY, GA.—The county will hold an election October 19th to decide the issuance of $15,000 of bonds for the erection of a new jail.

ALBION, NEB.—It was voted to issue bonds for the purpose of water works improvement.

ALVA, OKLA.—An election of the voters of the town of Alva will be held for the purpose of voting on a proposition of issuing bonds in the sum of $16,000 for the purpose of putting in a system of water works. Said bonds are to bear interest at the rate of 6 per cent per annum.

AMANDA, MICH.—The citizens will have an opportunity to vote on the question of bonding the village in the sum of $11,000 for a system of water works.

ANTIGO, WIS.—Bonds in the sum of $10,000 are to be issued at this place for the erection of a new courthouse and city hall.

ATLANTIC CITY, N. J.—The city is figuring on an issue of $100,000 4½ per cent thirty-year park bonds.

AUGUSTA, GA.—The city council has decided in favor of issuing $66,000 3½ per cent refunding bonds.

BAKER CITY, ORE.—The treasurer of Baker county has issued a call for bids for the $15,000 bond issue to build a new schoolhouse. The bonds will bear 5 per cent interest per annum and will be issued in denominations of $1,000 each.

BARDWELL, KY.—Bardwell has decided to issue $6,000 6 per cent water works bonds. Bids will be received by C. V. Heoslet.

BARNESTON, NEB.—The village council has decided to submit a proposition to the voters of that town to vote $2,000 bonds to aid in locating and erecting a roller mill.

BATAVIA, OHIO.—This place invites proposals for $18,000 4 per cent semi-annual electric light and water works bonds.

BELGRADE, MINN.—This place will hold a special town meeting to vote on the proposition to issue $4,000 bonds in order to rebuild bridges and repair the road.

BELLEFONTAINE, OHIO.—The question of issuing $45,000 in bonds for a sewerage system will be submitted to the voters in November.

BELVEDERE, CAL.—The town of Belvedere, Marin county, offers for sale an issue of general sewer system bonds amounting to $10,000. The bonds bear 5 per cent interest and consist of a series of forty bonds, each of the denomination of $250.

BENDERSVILLE, PA.—Bendersville sells $5,000 4 per cent twenty-year option water bonds.

BESSEMER, COLO.—A special election is to be held here to vote on the question of issuing bonds to the amount of $20,000 for the improvement of parks.

BILOXI, MISS.—An ordinance was passed authorizing the issuance and sale of the City of Biloxi bonds to the amount of $25,000 for the purpose of public improvements.

BIRMINGHAM, ALA.—Bids will be received for $119,000 6 per cent improvement bonds. The bonds mature in ten years, the principal and interest being payable in gold.

BLOCKTON, MO.—The city council has authorized the issuance of $4,200 water works bonds.

BOISE, IDA.—The election held in Ada county for the purpose of determining the question of the issuance of $109,300 of 5 per cent funding bonds resulted in a victory for the issue.

BRECKENRIDGE, MINN.—Bids will be received by the village council of Breckenridge for bonds to the amount of $24,000 to be issued to take up the outstanding indebtedness.

BROOKLYN, N. Y.—Among the resolutions of the municipal assembly which have become operative is the one authorizing the comptroller to issue bonds to the amount of $2,100,000 for the new hall of records. The resolution has become operative without the signature of the mayor.

BRONSON, MICH.—By a vote of 132 to 54 the village is to be bonded for $8,000 to establish an electric light plant.

BUCKHANNON, W. VA.—Upshur county invites bids for $20,000 5 per cent five-twenty year optional courthouse bonds.

BURLINGTON, N. J.—The Burlington county board of freeholders has voted to issue $60,000 4 per cent asylum bonds.

BURRILLVILLE, R. I.—A town meeting will soon be held to vote on issuing $60,000 forty-year bonds.

CAMDEN, N. J.—A special election is to be held to vote on the question of issuing bonds to the amount of $100,000 for improvement of streets.

CARBERRY, MAN.—Carberry invites bids for $3,000 5 per cent twenty-year bonds.

CARTERSVILLE, GA.—The county commissioners have ordered an election on the question of issuing bonds to the amount of $30,000 for the purpose of building a new courthouse for Bartow county. The election will be held November 15th.

CHANDLER, OKLA.—It has been voted to issue $7,000 worth of bonds for the erection of a new schoolhouse.

CHRISTIANSBURG, VA.—A special election on an issue of $10,000 worth of bonds for the construction of an electric light plant carried by a majority.

CINCINNATI, OHIO.—The $44,000 4 per cent ten-year bonds of this city were taken by the sinking fund at par.

CLARKSDALE, MISS.—This place has voted favorably upon the issuance of $37,000 bonds for the erection of an electric light plant, water works and sewer system.

CLARKSVILLE, TEXAS.—Bids will be received for the $10,000 twenty-year and $12,000 five-twenty year optional refunding bonds of Red River county, Texas.

CLEVELAND, OHIO.—An ordinance to authorize the sale of $500,000 in park bonds is now in the hands of committees of the city council.

CLINTON, TENN.—The aldermen have passed the ordinance to bond the town for a school building. The total amount to be voted is $7,000.

COLUMBUS, GA.—The council has authorized an election to vote on $100,000 4½ per cent sewer bonds.

COOPER, TEXAS.—The city has issued $35,000 of bonds for the erection of a new courthouse.

COSHOCTON, OHIO.—Proposals have been received for the purchase of six sewer bonds of the village of Coshocton, numbered from one to six inclusive, amounting in the aggregate to $1,500, bearing interest at 6 per cent per annum, payable semi-annually.

CRANSTON, R. I.—Bids will be received for the purchase of $50,000 forty-year 3½ per cent gold bonds at the office of the town clerk.

CUBA, N. Y.—At a special election held in Cuba the proposition to bond the village for $4,000 was carried by a large majority.

CUERO, TEXAS.—The city council is to consider a proposed issue of bonds for an electric light plant.

CUYAHOGA FALLS, OHIO.—An ordinance was passed authorizing the issuance of bonds to the amount of $6,300 in anticipation of the collection of special assessments for the improvement of Second street.

DALLAS, TEXAS.—The attorney general has approved the issuance of $100,000 general refunding and $98,000 refunding water bonds of Dallas, Texas.

DENVER, COLO.—The Denver board of public works has recommended an issue of $4,700,000 municipal water bonds, either for the purchase of the plant of the present company or for the erection of new works.

DILLON, MONT.—This place invites bids for $200,000 three-twenty year electric power and light bonds and $55,000 ten-twenty year power and light bonds, bidder to name the rate of interest.

DIXON, ILL.—A petition will be presented to the board of education asking it to call an election to vote on bonding school district No. 5 for $10,000 for the erection of an additional school building.

DURANT, MISS.—The town of Durant has decided to issue $12,000 schoolhouse and $10,000 electric light bonds.

EAST LIVERPOOL, OHIO.—The special election to bond the city for $20,000 to buy a site for a library building was carried by a large majority.

ECORSE, MICH.—This place will vote upon a proposition to bond the township for $3,000 to pay a judgment entered against it.

ELBA, ALA.—The $6,000 6 per cent twenty-year school bonds have been awarded to J. F. Sanders of Elba at 101.

ELIZABETH, N. J.—Elizabeth is considering issuing $10,000 school bonds.

ELKHART, IND.—At the city council meeting held at this place the ordinance authorizing $15,000 worth of 4 per cent school bonds was passed.

ELLAVILLE, GA.—Citizens are con-

sidering floating more bonds. An election for this purpose will soon be held.

ENDERLIN, N. D.—Bids are asked for the purchase of $4,000 of municipal bonds of this city, dated October 1st, to run twenty years and bear 6 per cent interest, payable semi-annually at the Chemical National Bank of New York. The city council reserves the right to reject any or all bids.

FAIRBURY, ILL.—The council has passed an ordinance to issue $4,000 of 4 per cent bonds to provide money for the building of a water tower.

FLORENCE, ALA.—The Lauderdale county commissioners have authorized an issue of $24,000 5 per cent bonds for a new courthouse. The loan will be repaid at the rate of $3,000 a year, interest payable annually.

FOND DU LAC, WIS.—This city will issue $10,000 worth of bonds for the improvement of the lake front park.

FORT WAYNE, IND.—Proposals will be received until October 26th for the purchase of $200,000 bonds, with interest at the rate of 3½ per cent per annum. Bonds are to be issued for the purpose of erecting and equipping a new courthouse and power station. A certified check for 3 per cent is required.

FOSSIL, ORE.—The town of Fossil intends to vote in the sum of $10,000 for building water works.

FREDERICKTOWN, MO. — Madison county, of which Fredericktown is the county seat, has voted to issue bonds to build a new courthouse.

GALLATIN, TENN.—An election for the purpose of issuing $5,000 additional bonds for water works was carried by a majority.

GALVESTON, TEXAS.—Theodore K. Thompson, city auditor, will receive proposals for the purchase of $300,000 5 per cent sewer bonds of Galveston.

GEORGETOWN, OHIO.—It is proposed to issue $100,000 electric light bonds soon.

GRANDIN, N. D.—This town has voted to issue $10,400 in bonds to build water works.

GREENVILLE, MISS.—The city council has ordered an election to vote on the question of issuing bonds to the amount of $65,000 for sewerage system.

GREENWOOD, MISS.—The city of Greenwood will soon issue $50,000 water works bonds.

HADDONFIELD, N. J.—This city contemplates the issuance of $25,000 street improvement bonds.

HARRISBURG, PA.—Two ordinances were passed by the city council, one for the placing of the improvement bond issue of $75,000 before the voters at the November election.

HARRISONBURG, VA.—The city council of Harrisonburg has voted to issue $20,000 bonds for a sewer system.

HARVEY, N. D.—The citizens of this place have voted the issuance of $7,000 for the purpose of building a schoolhouse.

HASTINGS, NEB.—A petition will be presented to the city council asking for another special election to vote $20,000 bonds for electric light plant.

HELENA, MONT.—The city of Helena has sold $65,000 of 4 per cent refunding bonds at a premium of $730.

HILLSBORO, N. D.—The city council has decided to submit the question of bonding the city for electric lights and water works to a popular vote, to be held November 14th.

HUNTSVILLE, ALA.—The mayor and aldermen of Huntsville will be called upon to consider a proposition to issue $20,000 school building bonds.

INDIANAPOLIS, IND.—An ordinance has been adopted providing for the refunding of $200,000 of bonds by the issuance of a new series of bonds to be dated June 1, 1900.

IRONWOOD, MICH.—Bonds will be issued by the county to pay the debt of the state; the proposition was carried at the election by a majority of 185.

JACKSON, GA.—Mayor C. S. Maddox has issued a call for an election on the issuing of $20,000 in bonds for water works and $5,000 in bonds for public schools for November 23d.

JAMESTOWN, N. Y.—The city of Jamestown invites bids for the purchase of $10,579.36 not exceeding 4 per cent ten-year paving bonds and $60,000 not exceeding 5 per cent one-ten year paving certificates.

JEFFERSON CITY, MO.—State Auditor Seibert has registered fifty-six 4 per cent refunding school district bonds of Lamar, each for $500.

KENTON, OHIO.—For a third time the citizens here voted on a proposition to bond the city for $15,000 for the increase of the city's water supply. The election was carried by an almost unanimous vote.

KINSTON, N. C.—The town of Kinston has decided to issue $25,000 worth of bonds for improvements.

LA BELLE, MO.—A special election was called to determine whether the city shall issue $2,500 worth of bonds for the purpose of putting in an acetylene gas system for lighting.

LAKE CITY, FLA.—Lake City citizens vote on the question of issuing $7,500 worth of bonds for the purpose of street improvements.

LAMBERTON, MINN.—The village of Lamberton will receive bids for the sale of $5,000 refunding bonds bearing date of October 1st and bearing 4½ per cent interest per annum.

LANCASTER, PA.—Lancaster will soon vote on a proposition to issue $380,000 water works bonds.

LEHI CITY, UTAH.—This place has voted to issue $6,000 electric light bonds.

LESLIE, MICH.—At a special election the proposition to bond for $16,000 for water works was carried by a large majority.

LEWISTON, IDAHO.—State Treasurer Rice has advertised for bids for the Lewiston normal school bonds authorized by the last session of the legislature.

LINCOLN, NEB.—State Auditor Cornell has signed twenty-six $1,000 bonds for Dodge county. These are bonds for refunding those already outstanding for the construction of the courthouse.

LISBON, OHIO.—Sealed proposals will be received until October 23d for the purchase of forty-seven bonds at $100 each, dated October 25, 1899, payable in one, two, three, four and five years from date, with interest at 6 per cent, payable annually.

LIVONIA, ILL.—The proposition to bond the village for $22,500 to put in water works was carried at the special election by a vote of 54 to 50.

LOS ANGELES, CAL.—At a special election to vote $100,000 bonds for a courthouse the proposition carried.

LOS ANGELES, CAL.—This city has voted to issue $2,290,000 bonds, of which $200,000 shall be grammar and primary school bonds, and $2,090,000 water bonds.

LOUISVILLE, ILL.—The election held at this place to vote on the question of water works resulted in favor of the proposition.

LOWELL, MASS.—The city council has passed a resolution to authorize the city treasurer to borrow $30,000 for the construction of a sewer which had been started some time ago, but stopped for the want of funds.

LUDINGTON, MICH.—The purchase of the water works by the city has been delayed until November 1st. The city is now advertising for bids on the sale of $100,000 bonds.

A resolution submitting to vote the issue of $5,000 in bonds for park improvements has been introduced by the chairman of the park committee.

LYONS, MICH.—Lyons has voted to bond the village for $3,000 for further extending the electric light plant.

MADISON, MINN.—Bids for the purchase of the bonds of Lac Qui Parle county, Minnesota, for $30,000 will be received at office of county auditor. The bonds will bear 3½ per cent interest per annum.

MAGNOLIA, ARK.—The citizens of this place are agitating the question of issuing $25,000 in bonds for the purpose of erecting water works and an electric light plant.

MANITOU, COLO.—The town government is preparing to issue $25,000 in refunding bonds to take up that amount of water bonds due on November 1st. The rate of interest is to be reduced from 6 to 5 per cent and bonds will mature in thirty years.

MANITOWOC, WIS.—At a meeting of the city council ordinances refunding $2,000 sewer bonds and $5,000 bridge bonds and one authorizing an issue of $8,000 surface bonds were ordered published.

MARSHALL, MICH.—The proposition to bond the school district for $20,000 was carried.

MATTOON, ILL.—At an election it was decided to issue bonds.

MAYVILLE, N. D.—This place has voted to issue $21,000 in bonds for the purpose of building water works and electric light plant.

MELROSE, WIS.—At a special election the proposition to bond the town in the sum of $9,500 for the purpose of aiding in the construction of the Neillsville, Black River Falls and LaCrosse Railway was carried by a vote of 178 for to 31 against.

MIDDLETOWN, OHIO.—The citizens of Middletown will on October 23d vote on a proposition to issue $100,000 worth of bonds for improvement purposes.

MILWAUKEE, WIS.—The municipal authorities of Milwaukee are considering a popular issue of bonds of the denomination of $100. They will yield 3½ per cent, and the issue will amount to $80,000.

MONROE, LA.—An ordinance was passed that provides for the issuance of 190 bonds of $500 each, a total of $95,000.

MORO, ORE.—The city of Moro is about to sell $7,500 worth of bonds for purchasing and improving the water works system.

MT. CARMEL, PA.—Bids for Mt. Carmel borough refunding bonds to the amount of $38,500 in denomination of $500, bearing 4 per cent interest, payable semi-annually, will be received by E. E. White, town clerk.

MT. VERNON, N. Y.—An issue of $60,000 in tax relief bonds is to be sold. The bonds are to be dated October 1, 1899, and payable October 1, 1902, bearing interest at 5 per cent, payable semi-annually.

NATCHEZ, MISS.—Bids will be received at the office of the chancery clerk in the city of Natchez for the purchase of $5,500 5 per cent bridge bonds of Adams county.

NEW HAVEN, CONN.—The recommendation from the committee on appropriations that $40,000 worth of paving bonds be issued to pay for paving of East Chapel street was adopted.

NEW IBERIA, LA.—The citizens of New Iberia have voted to issue $110,000 electric light and water works bonds.

NEWTON FALLS, OHIO.—The village of Newton Falls will submit to the voters of that village a proposition to bond for $5,000 for the purpose of building an electric light plant.

NORFOLK, VA.—This place will soon issue $150,000 5 per cent refunding bonds in accordance with a vote of the city council.

NORWICH, CONN.—The 3½ per cent semi-annual 13 1-3 year refunding bonds, amounting to $115,000, were awarded at 104.41.

NORWOOD, OHIO.—Norwood invites bids for $5,000 4 per cent twenty-year sidewalk bonds.

An election will be held some time in November to vote on the question of issuing $25,000 worth of bonds for improvement purposes.

ODESSA, MO.—Bids will be received for the purchase of $10,000 5 per cent electric light bonds of Odessa.

ORANGE, TEXAS.—The commissioners' court of Orange has authorized an issue of $10,000 4 per cent bridge bonds.

OWENSBORO, KY.—The city council has passed an ordinance providing for the taking of the sense of the voters at November election on a proposition to issue $200,000 of 4 per cent bonds payable thirty years from January 1, 1900, for street improvements.

OXNARD, CAL.—This place has voted $20,000 school bonds.

PARIS, TEXAS.—The citizens of Delta county have decided to issue bonds to the extent of $35,000 for the purpose of erecting a new courthouse.

PARK RAPIDS, MINN.—Hubbard county voted to bond itself in the sum of $15,000 with which to build a new courthouse.

PEEKSKILL, N. Y.—This place advertises $8,000 to $10,000 3½ per cent semi-annual thirty-year water bonds.

PEORIA, ILL.—The $12,400 6 per cent three and one-half year average improvement bonds of this city were awarded at 105.

PHOENIXVILLE, PA.—The city council has voted to sell $169,000 in water bonds.

PIERRE, S. D.—Rousseau school district has borrowed $4,000 from the state school fund for the purpose of refunding outstanding bonds which are now due.

PITTSBURG, KAN.—The city of Pittsburg has voted to issue $35,000 city hall bonds.

PITTSBURG, PA.—The citizens of Pittsburg have voted to issue $7,000,000 of municipal bonds for improvement purposes.

PORT CHESTER, N. Y.—The village trustees of Port Chester have voted to issue $25,000 in bonds for the improvement of the park surrounding the soldiers' monument. The bonds will bear 4 per cent interest.

PORTLAND, MICH.—The city of Portland has voted to bond for $10,000 to purchase the water works plant now owned and operated by the Portland Water Company of New York City.

POTTSTOWN, PA.—The Pottstown town council, by majority vote, has authorized its finance committee to issue bonds to the amount of $50,000 for the purpose of constructing sewers and making permanent improvements.

PULASKI CITY, VA.—Pulaski City will issue 5 per cent coupon bonds for the amount of $45,000 to pay for the water works recently purchased by the city and for the establishment of an electric light plant.

RANKIN, PA.—The Rankin council has authorized an election for an issue of bonds amounting to $27,461.26. The election will be held some time this month.

REIDSVILLE, GA.—The town of Reidsville has voted to bond the town for $3,000 to build a new schoolhouse.

REPUBLIC, WASH.—The town of Republic was bonded for $15,000 to build a new schoolhouse.

REDWOOD FALLS, MINN.—The city of Redwood Falls has decided to issue bonds in the sum of $9,400 to aid the Gulf and Manitoba Railway Company to build its line through this city.

RIVERSIDE, CAL.—The Riverside school district will soon call an election to vote on the proposition to bond itself for $40,000 for a new high school building.

ROCHESTER, N. Y.—This city will be the market soon to sell $500,000 3½ per cent twenty-year local improvement bonds.

ROCHESTER, PA.—The school board of Rochester has decided to issue 4 per cent bonds for school purposes.

RUMFORD, ME.—A special town meeting voted to fund the entire floating indebtedness of the town by issuing coupon bonds for not exceeding $30,000, payable twenty years from date, the town reserving the right to pay any or all of the same after ten years from date, the same to bear interest at the rate of 4 per cent per annum.

RUSH SPRINGS, I. T.—Bonds will be issued to the amount of $3,000 to run ten years from January 1, 1900, bearing 6 per cent interest, for school purposes.

SAGINAW, MICH.—The Springwells township board has decided to call an election to vote bonds in the sum of $10,000 to pay for a bridge to be built over the River Rouge.

SALT LAKE CITY, UTAH.—The city recorder of Nephi City will receive bids for the purchase of seven gold bonds of the denomination of $100 each, payable twenty years after date, with interest at rate of 5 per cent per annum.

SAN FRANCISCO, CAL.—The bonds of the San Bernardino city school district are to be issued to the amount of $26,000.

SANTA ANA, CAL.—This place has voted to issue $100,000 in bonds to build a new courthouse.

SAN LUIS OBISPO, CAL.—This city has voted $80,000 for a water works system and $36,000 bonds for extension of the sewer system.

SARDIS, WIS.—This place will issue $17,000 bonds for water works.

SCHOOLCRAFT, MICH.—The village council has passed a resolution calling a special election to be held for the purpose of voting on the question of bonding the village for the sum of $2,200 to meet the present expense of putting in sidewalks.

SCRANTON, MISS.—The board of supervisors of Scranton has authorized the issue of $8,000 jail bonds.

SEDALIA, MO.—The county court has redeemed and canceled twenty-three Pettis county refunding bonds dated May 1, 1888, and aggregating $14,500.

SHELDON, ILL.—This place has voted to issue bonds to build a $16,000 school building.

SOUTH BROOKLYN, OHIO.—Proposals will be received for the purchase of bonds to the amount of $25,000, payable twenty-five years after date of issue, bearing interest at 5 per cent, and same payable semi-annually. Bonds are issued for sewerage improvements.

SPENCER, TENN.—Citizens of Van Buren county have been asked to vote $50,000 in bonds to insure the construction of the Tennessee Central Railway through that county.

SPOKANE, WASH.—A plan is being considered by the Spokane county authorities for the refunding of approximately $250,000 county debt by issuing low rate bonds and calling in and paying this amount of outstanding 8 per cent warrants.

SPRINGWELLS, MICH.—This place will hold a special election to pass upon the issue of $10,000 in bonds. Of this amount $9,000 will go toward the new bridge over the Rouge and the other $1,000 for incidental township expenses.

ST. LOUIS, MICH.—The city council has called a proposition to bond the city for $10,000 for a public lighting plant.

SUPERIOR, WIS.—This place is planning to refund such of its outstanding bonds as are subject to call. The debt of the town is officially stated to be $693,500 in general bonds due from 1908 to 1918,

and $914,020 in special bonds for street, sewer and harbor improvements. Deducting the amount in the sinking fund the net debt is $1,439,732.

TACCOA, GA.—This place will sell at private sale $9,000 6 per cent school bonds.

TALLAHASSEE, FLA.—An election will be held at Tallahassee October 10th upon the question of issuing $15,000 bonds for an electric light plant.

TECUMSEH, NEB.—The county commissioners of Johnson county will take steps to refund the courthouse bonds of $28,000.

TOLEDO, OHIO.—At the city council meeting some action will be taken looking toward the refunding of a large amount of bonds that fall due this month. These consist of $30,000 general fund bonds, $3,000 water works refunding bonds and $100,000 natural gas bonds.

TOPEKA, KAN.—At the special election a proposition to issue $60,000 in bonds to aid in the construction of the building carried by more than two-thirds majority.

TORONTO, CAN.—Tenders will be received for $75,000 town of Orillia debentures, with accrued interest since February 14, 1899. Interest at 4 per cent semi-annually.

TRENTON, ILL.—At a special election the proposition to issue $5,000 bonds for the building of water works was carried by a large majority.

VALDOSTA, GA.—Bonds to the amount of $35,000 for sewerage purposes are to be issued by this town.

VERNDALE, MINN.—This place has voted $2,500 bonds for the purpose of erecting a new school building.

VICTORIA, B. C.—Victoria invites bids until October 30th for $210,000 4 per cent twenty-year refunding bonds.

VIRDEN, ILL.—The city council will submit the question of bonding the city for $10,000 to the voters.

WADESBORO, N. C.—This place has voted to issue $25,000 in bonds for the purpose of erecting water works and electric light plant.

WARREN, MINN.—Bids will be received by city council of Warren for the purchase of $5,000 in bonds, bidders to state rate of interest at which bonds will be taken.

WARWICK, R. I.—At a financial meeting of the taxpayers of Warwick it was voted to issue bonds to the amount of $300,000 for schoolhouse purposes.

WELLSVILLE, OHIO.—Bids will be received until October 15th for $25,000 4 per cent semi-annual thirteen-twenty-one year sewer bonds.

WHEATON, MINN.—Bids will be received for fifteen-year 5 per cent bonds of the village of Wheaton in the sum of $11,000, issued to construct water works and sewer system, in denominations of $1,000 each, interest payable semi-annually.

WHEELING, W. VA.—The city council of Wheeling has voted for the issuance of $3,000 Cemetery Hill road and $2,500 street extension bonds.

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BANK NOTES.

A bank has been established at Waldo, Ark.

A bank has been planned for Turner, Mich.

A bank has been opened at Highland Park, Ill.

A new bank is being organized at Nodaway, Iowa.

The Bank of Danville, Ark., has opened for business.

A bank will be established at Adams Station, Tenn.

Wichita banks are said to have $2,000,000 on deposit.

The Hancock County Bank has been organized at Bay St. Louis, La.

The State Bank of LaHarpe, Kas., has been organized with $25,000 capital.

Lewiston, Idaho, is to have a new national bank with a capital stock of $50,000.

The Lead Belt Bank of Bonne Terre, Mo., has been organized with $10,000 capital.

A new bank having a capital stock of $50,000 is to be started at Moorehead, Miss.

A lot of 100 shares of stock in the First National Bank of Chicago recently sold at 305.

Montgomery Rollins & Co. is a new brokerage firm at No. 27 State street, Boston.

The Poplarville Bank, a new corporation at Poplarville, Miss., will begin business at once.

The Commercial Bank of Monett, Mo., has increased its capital stock from $12,000 to $25,000.

H. C. Hjerleid, cashier of the National Bank of Decorah, Iowa, will open a bank at Blair, Wis.

The Anderson Trust Company, with a capital of $50,000, has been organized at Anderson, Ind.

The Ohio Bankers' Association holds its ninth annual convention at Columbus October 11th and 12th.

The Bank of Ogden, Iowa, is to be reorganized as the State Bank of Ogden, with a capital of $25,000.

Application has been made to organize the National Bank of Stoughton, Wis., with a capital of $50,000.

The Pennsylvania Bankers' Association will meet in annual convention at Scranton October 19th and 20th.

The Farmers' Bank of Ballard County is being organized at Wickliffe, Ky., by Frank Billington and others.

H. F. Arnold has been appointed assistant cashier of the Sheffield Banking Company of Burr Oak, Mich.

Warren H. Corning, vice-president of the First National Bank of Cleveland, Ohio, died September 3, 1899.

Articles of incorporation have been filed by the State Bank of Hoffman, Minn., with a capital stock of $10,000.

Lafayette parties have incorporated the Indiana Trust and Safe Deposit Company. The capital stock is $25,000.

The City National Bank of Springfield, Mass., has secured an extension of its corporate existence until September 8, 1919.

The Wellman (Iowa) Savings Bank has filed amended articles by which its capital stock is increased from $10,000 to $20,000.

Articles of incorporation of the Exchange and Savings Bank of Berlin, Md., have been filed, and directors for the first year named.

The West Liberty (Ohio) Banking Company has changed hands, the new owners being H. E. Seeley, H. D. Stetson and M. E. Seeley.

The Marble City Bank has opened for business at Knoxville, Tenn., with a capital of $50,000. S. W. Crudgington is the cashier.

The Southern Maryland Savings Bank at La Plata has been incorporated with $25,000 capital, divided into 500 shares of $50 each.

The Comptroller of the Currency has declared a dividend of 10 per cent in favor of the creditors of the Fort Stanwix National Bank.

The Elkhart National Bank, one of the most prominent banking institutions of northern Indiana, has gone into voluntary liquidation.

The Bank of Cambridge, Wis., opens for business with a capital of $10,000 and with George Dow as president and R. N. Dow as cashier.

The Farmers' Bank of Powersville, Mo., has been incorporated with $10,000 capital stock. Carl S. Allen is president and J. Mills, cashier.

The Bank of Brooksville has been organized at Brooksville, Miss., with $50,000 capital, to begin business at once. G. F. Heard is president.

The Houston County Bank of Winona, Minn., has received authority from the public examiner to increase its capital from $15,000 to $20,000.

Lexington, the old county seat of Scott county, Ind., is to have a bank, the first in its history. The capital stock is $25,000, and it is all subscribed.

W. Robinson of Mannington, W. Va., has been appointed bank examiner for the District of Columbia and Virginia, to succeed O. J. Sands, resigned.

A trust company is being planned for Cleveland, Ohio. It will probably occupy part of the new block on the public square at the corner of Euclid avenue.

The South River Bank of Waynesboro, Va., has been organized, with Theodore Coyner president and R. G. Vance cashier. The capital stock is $20,000.

Frank C. McGhee is president and George S. McGhee, Jr., cashier of the new Southern Bank, incorporated at Meridian, Miss., with $15,000 capital stock.

The Bank of Mercer, of Mercer county, Mo., has been organized with a capital stock of $10,000. Incorporators are T. C. Early, J. T. Alley, S. H. Cox and others.

The Bank of Madison, N. C., has commenced business with Col. J. M. Gallaway as president; William C. Rufflin, vice-president, and J. O. Ragsdale, cashier.

A new bank is to be organized in Stephenville, Texas, with J. H. Cage as one of the leading stockholders. It is to be a private institution, capitalized at $50,000.

The Citizens' Bank of Athens, Ala., has been organized, with $50,000 capital stock. Ben Lee Allen is president, W. R. Pryor vice-president, and William Peebles cashier.

The First National Bank of Napoleon, Ohio, has succeeded the Meekison private bank. David Meekison is president and J. S. Bailey, formerly of Williams county, cashier.

The Woodford Bank of Versailles, Ky., has filed articles of incorporation with the secretary of state. The capital stock is $30,000, and Russell Railey is chief incorporator.

A new banking house, the Farmers' State Bank, has been organized at Beemer, Neb., with G. Karlen, president; Felix Givens, vice-president, and W. A. Smith, cashier.

The capital stock of the Cape Cod National Bank of Harwich, Mass., is to be reduced from $300,000 to $200,000. The bank is in excellent condition and has a surplus of $60,000.

The Stock Growers' State Bank will be organized at Gettysburg, S. D., with a capital of $20,000. L. O. Moody is president, A. L. Ellis vice-president, and R. Jackson cashier.

Lake Providence Bank of Louisiana, with a capital of $50,000, has begun operations. The officers are: S. W. Smith, president; J. N. Hill, vice-president; J. W. Tooke, cashier.

Deputy Bank Commissioner Myron A. Waterman has taken charge of the State Bank of Circleville, in Jackson county, Kas. It is a small concern and depositors will be paid in full.

The clearings of the Atlanta, Ga., banks during the first eight months of this year amounted to $49,662,117.86, an increase of more than $5,000,000 over those of the same period last year.

The Nichols Savings Bank of Nichols, Iowa, has incorporated with a capital stock of $15,000. John Hawley is president, John Nicola vice-president, and W. S. Baker cashier.

The Comptroller of the Currency has declared a first dividend of 50 per cent in favor of the creditors of the Cochecho National Bank of Dover, N. H., on claims amounting to $86,573.74.

The Concordia Loan and Trust Company of Kansas City, Mo., will hereafter be known as the Fidelity Trust Company, and its capital stock will be increased from $100,000 to $500,000.

A new bank will be formed at once at Sadieville, Scott county, Ky. R. Fields, until recently cashier of the Deposit Bank of that village, is understood to be at the head of the new enterprise.

The Manatee County State Bank, organized under the banking laws of Florida, at Palmetto, has been granted letters

patent. The capital stock is $16,000 and J. B. Anderson is president.

Articles of incorporation have been filed for the Canova State Bank at Canova, Miner county, S. D., with a capital of $5,000. Incorporators are G. H. Randall, C. Randall and Albert Knapp.

The Bank of Ontario, at Ontario, Ore., was recently incorporated with a capitalization of $20,000. Stephen Carver was elected president, J. R. Blackaby vice-president, and C. W. Platt cashier.

O. C. Barber, president of the Diamond Match Company, and Charles Baird, attorney for the big corporation, have founded the First National Bank of Barberton, O., with a capital of $50,000.

The Pittsburg Banker says: "The People's National Bank of Pittsburg is to be congratulated upon the selection of Robert Wardrop as cashier to fill the vacancy caused by the death of Thomas P. Day.

The State Bank of Peabody, Kas., has applied for a charter. The capital stock is $25,000. The directors are W. H. Morgan, C. C. Page, William Irwin, D. W. Heath and J. L. Heath, all of Peabody.

The Secretary of War has designated the Hong-Kong and Shanghai Banking Corporation as depositors of the department for the Philippine Islands, the corporation having given a bond of $1,000,000.

The Comptroller of the Currency has authorized the City National Bank of San Antonio, Tex., to begin business with a capital stock of $100,000. The president is I. T. Pryor, and the cashier J. D. Anderson.

The Equitable Trust Company of Chicago is offering $500,000 5 per cent first mortgage gold bonds of the Southern Indiana Railroad Company at 106½ and interest, which nets the investor about 4⅝ per cent.

The First National Bank of Schuylkill Haven, Pa., has opened for business. The bank starts out with a capital stock of $50,000. Its president is Emanuel Baker, and F. B. Keller of Elizabethtown is cashier.

Comptroller of the Currency Dawes has authorized the City National Bank of Mobile, Ala., to begin business with a capital of $200,000. O. F. Cawthon is president and E. J. Buck cashier of the new bank.

Newcomerstown, Ohio, is to have a new national bank in the near future, with a capital stock of $50,000. A fine modern brick building will be erected for its occupancy. C. E. Boden is interested in the enterprise.

The Merchants and Farmers' Bank at Jeannette, Pa., has been organized with 200 stockholders, $50,000 capital and the following officers: President, Dr. Morrow; vice-president, John Shoemaker; cashier, Audley Black.

T. A. E. Weadock, receiver of the First National Bank of East Saginaw, Mich., has paid creditors of that concern 100 per cent of their claims and has also repaid 40 per cent of the 100 per cent assessment on stockholders.

A permit to organize the Farmers' State Bank of Somonauk, DeKalb county, Ill., has been issued by the auditor of public accounts. The capital will be $25,000 and the organizers are Louis Schneider, J. N. Antoine and C. H. White.

A new national bank, to have a capital stock of $1,000,000, is being organized in Baltimore. Clayton Cannon, formerly cashier of the Traders' National Bank of Baltimore, is to be either president or cashier of the new corporation.

Bank deposits in Alabama, according to official reports, show an increase this year of 50 per cent. This statement of what the people are doing under a Republican administration must be disheartening to the more-money delusionists of that state.

The Citizens' State Bank of Bloomfield, Knox county, Neb., has been incorporated and received a charter from the state banking board. The incorporators are M. D. Chillson, C. F. Chillson and W. D. Day. The paid up capital stock is $10,000.

The Comptroller of the Currency has approved the application of G. W. Beck, E. B. Frazier, J. O. Hall, W. H. Kornegay, Oliver Bagby, G. W. Clark and W. E. Ramsey to establish the First National Bank of Miami, I. T., with a capital of $50,000.

Receiver Albaugh of the defunct First National Bank of Emporia, Kas., has received approval of a proposed dividend of 10 per cent. The dividend will be paid this month. This will be 40 per cent in the seven months Mr. Allen has been receiver.

As evidence of the enormous growth of trusts and other corporations, it is stated that the bank note companies are accepting no orders in which they are not allowed three months' time for delivery.

All the work has to be done on steel and copper plates, and necessarily occupies much time.

A 5 per cent dividend is being paid by the receiver of the defunct First National Bank of Helena, making 20 per cent the concern has paid since going into the receiver's hands. From 5 to 10 per cent more may eventually be paid to the unfortunate depositors.

The charter of the Bank of Mount Pleasant, Tenn., has been filed in the register's office of Maury county. The incorporators are: Bithal Howard, George W. Killebrew, Granbery Jackson, D. W. Shoftner, F. O. Watts and L. S. Parks. The capital is $25,000.

The application of the following persons for authority to organize the Citizens' National Bank of Liberty, Ind., with a capital of $50,000, has been approved: J. P. Kennedy, R. P. Patterson, J. Corrington, S. B. Rude, T. E. Lockridge, M. C. Sharp, L. B. Leonard, J. Davis.

The Bank of Spring Valley, Minn., which has been in existence for some twenty-five or thirty years, will be converted into a state bank. Forty thousand dollars of capital have already been subscribed by W. H. Strong, B. F. Farmer, F. V. Edwards and several others.

Articles of incorporation for the Bank of Lynch, Boyd county, Neb., have been approved and filed in the office of the State Banking Department. The paid up capital is fixed at $5,000, with the provision that the same may be increased at any time by a vote of the directors.

The auditor of public accounts has issued a permit for the organization of the State Bank of Maywood, at Maywood, Cook county, Ohio, with a capital stock of $25,000. The incorporators are: James Munton, W. P. Ballard, John Soffel, Charles W. Steines and Harrison P. Nichols.

Judge Hallett has signed an order on the petition of the receiver, W. A. Platt of Denver, authorizing him to sell at public auction on October 25th all the bills receivable, stocks, bonds, judgments and miscellaneous assets and articles of the bank, and certain abstracts of title and real estate.

The report of state, private and savings banks in North Carolina, sixty-six in all, shows that the resources of state banks are $8,558,101; loans and discounts, $5,188,288; resources of private banks, $1,350,261; loans and discounts, $779,393; resources of savings banks, $1,347,212; loans and discounts, $1,042,594.

H. W. Cannon of New York is quoted as follows on the financial position of the West: "The middle West, the far West and the Northwest are well supplied with money. The fact is that the West has grown so rich that it can now do its own business and is not compelled as heretofore to rely on Eastern capital."

A. G. Becker & Co. of Chicago report an unprecedented demand for commercial paper from the country banks. Gilt-edge paper sells readily at 4½ per cent and prime "one name" paper is in demand at 5 per cent. The buying, though chiefly for the country, is being done also by big city banks, and the supply is inadequate.

A bank has been organized at Iberia, Mo., by the election of J. S. Casey president; M. J. Davidson, vice-president, and the selection of Barney Reed as cashier. Incorporators are J. S. Casey, M. J. Davidson, J. B. Watkins, J. D. Berry, G. B. Smith and Barney Reed, the first five named constituting the board of directors for the ensuing year.

According to the Pittsburg Banker the ninety-one banks in Allegheny county have total deposits of $158,723,222, an increase since 1890 of more than $84,000,000, or 113 per cent. The total resources of the banks of the county foot up $206,446,594, an increase of $97,291,985 in the nine and a half years, an average annual increase of about $10,000,000.

George W. Stone, who has conducted the affairs of the Central Michigan Savings Bank as receiver since his appointment soon after the failure of the bank, has retired from his position, his resignation having been officially accepted by Judge Person. Immediately after the acceptance of Mr. Stone's resignation, Judge Person appointed Charles H. Crane as receiver.

The Comptroller of the Currency has declared dividends in favor of the creditors of insolvent national banks as follows: A third dividend of 5 per cent in favor of the creditors of the Merchants' National Bank of Seattle, Wash., making in all 40 per cent; a final dividend of 2.4 per cent in favor of the creditors of the First National Bank of Ponca, Neb., making in all 22.4 per cent.

The Ohio Valley Bank is the name of a savings institution that will be opened at Woods Run, Allegheny. A capital stock of $50,000 has been subscribed. Officials

of manufacturing concerns are interested in the venture, including Francis J. Torrance, of the Standard Manufacturing Company; Warden Edward S. Wright, Doctors W. J. and W. S. Langfitt and officials of the Pressed Steel Car Company.

The new bank at Lexington, Scott county, Ind., has been organized by the election of the following: President, Perry F. Smith; vice-president, Thomas Loftus; cashier, Thomas Shea; directors, Perry Smith, Frank Campbell, Clem C. James, Thomas Shea, Thomas Loftus, Joseph H. Shea and Mark Storen. The name of the new bank is the Lexington State Bank. Its capital stock is $25,000.

A statement made by Bank Commissioner Maltz shows that the state banks of Detroit have aggregated loans and discounts, stocks, bonds and mortgages of $43,083,761, the total resources and liabilities being $52,966,655. The commercial deposits are $11,903,567 and the savings deposits $33,686,245. The increases in these items over June 30th are, respectively, $1,916,716, $1,918,750, $1,117,145 and $715,572.

According to the national bank statements made by the Chicago banks September 7th, the larger use of money seems to have affected the deposit rather than the loan items, the totals for fourteen of the banks showing a loss in deposits of over $6,000,000 as compared with June 30th, the date of the last call, while the loans were increased only about $500,000. There was a reduction in the amount of cash means corresponding very closely to the decrease in deposits.

August Schlafly, who is connected with banks at Carlyle, Breese, Alton and Edwardsville, is the principal mover of a new financial firm at East St. Louis. The new enterprise is to be known as the Illinois Loan and Investment Company, and its purpose is to loan money to farmers at a reduced rate of interest. August Schlafly is president, W. A. Rodenberg of East St. Louis vice-president, F. G. Weber of Carlyle secretary, and Randolph Smith of Flora treasurer.

The Comptroller of the Currency has declared dividends in favor of creditors of insolvent banks as follows: A third dividend of 3 per cent in favor of creditors of the American National Bank of New Orleans; a fourth dividend of 5 per cent in favor of the creditors of the Missouri National Bank, Kansas City, Mo.; a fourth dividend of 10 per cent in favor of the creditors of the Stanwix National Bank of Rome, N. Y., making in all 70 per cent on claims proved, amounting to $598,752.

In the Texas Federal Court in the bankruptcy proceedings of the Tyler Banking Company, in which the creditors of the concern were trying to make liable certain parties of Morgan City, La., who are alleged to have subscribed to the stock of the company, Judge Bryant held that he held no jurisdiction over the Louisiana parties, and went further and said that from evidence adduced he did not consider said parties as partners of the concern and therefore they were not liable to the creditors of the defunct bank.

Receiver Wallace of the defunct Missouri National Bank has made payment of another 5 per cent dividend to depositors. This is the fourth dividend paid since the bank closed three years ago, and brings the total of claims that have been paid to 62 per cent. Mr. Wallace says he will declare one more dividend before the first of the year. The total deposits at the time of closing the bank's doors were $1,000,000, representing 3,000 depositors. The dividends that have been paid up to date are 40, 10, 7 and 5 per cent.

The Comptroller of the Currency has declared dividends in favor of creditors of insolvent national banks as follows: A sixth dividend of 5 per cent in favor of creditors of Chestnut Street National Bank of Philadelphia, making in all 55 per cent, amounting to $1,855,675; a final dividend of 1 per cent in favor of creditors of the First National Bank of Wilmington, N. C.; a final dividend of 6 1-10 per cent on the National Bank of Paola, Kan., making in all 100 per cent and interest in full on claims proved, amounting to $9,763.

Under the advice of the Title Guarantee and Trust Company the contract for the purchase of the old customhouse for $3,265,000, made by the City National Bank with the United States Government, will not be closed and the deed delivered until the United States is ready to give possession of the property. This, it is hoped, will be early in the year 1902. Although the United States Government has owned the property since 1865, and makes the conveyance, the bank thought it more prudent to have the title regularly examined and guaranteed by the

Title Guarantee and Trust Company. That company has completed its work and approved the title, but the transfer has been postponed for the reason stated.

The national bankruptcy law, trusts, and commercial expansion will be the principal subjects of discussion at the ninth annual convention of the Illinois Bankers' Association, held in the Great Northern Theater on October 5th and 6th. It is expected that 1,500 bankers will attend the convention. Franklin H. Head, president of the Civic Federation, conducts the discussion of trusts. James H. Eckels speaks on the commerce of Illinois. The new revenue law is discussed by Roy O. West, member of the board of review. George D. Boulton, second vice-president of the First National Bank, speaks on foreign trade. The visitors will be entertained by the Bankers', the Chicago Athletic, and the Calumet clubs.

The consolidation of the National Bank of Virginia and the Citizens' Exchange Bank, both of Richmond, Va., has been authorized by the stockholders. The National Bank of Virginia, owning the building now occupied, will continue at that place. The stockholders of the National Bank of Virginia ordered that the capital stock be increased from $300,000 to $500,000. The following were elected as directors: Judge George L. Christian, Messrs. F. E. Nolting, F. D. Williams, T. A. Cary, James N. Boyd, S. H. Hawes, H. T. Ellyson, B. P. Alsop, George R. Cannon, Robert S. Bosher, B. Rand Wellford, John Addison, J. H. Capers, R. Lancaster Williams, R. G. Rennolds, T. H. Ellett, J. W. Rothert, H. M. Vaughan, T. L. Alfriend, W. M. Habliston.

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Foreign Bank Notes.

The new bank at Rakjavik is the first in Iceland to issue notes.

The private bank of William Mowat & Son of Stratford, Ont., made an assignment early in September.

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NEW BANKING INTELLIGENCE.

The following information has been received since the July, 1899, edition of the BANKERS' DIRECTORY and LIST of BANK ATTORNEYS—"BLUE BOOK"—was issued.

NEW BANKS.

STATE.	TOWN AND COUNTY. ▲ County Seats.	NAME OF BANK. § State. † Private.	PRESIDENT AND CASHIER.	PAID-UP CAPITAL.	CORRESPONDENTS.
Alabama	▲Jasper* (Walker.)	Spencer-Cranford Banking Co. †	W. A. Spencer. J. H. Cranford.	.....	First Nat. Bk., Birm.
"	Sheffield* (Colbert.)	Alabama Tr. & Bkg. Co. §	G. B. McCormack. G. B. Ward.	$ 50,000	Hanover Nat. Bk., N.Y.; Berney Nat. Bk., Birm.
Arkansas	Rector* (Clay.)	Bank of Rector §	J. R. Hafford. Robert Liddell.	10,000	Chase Nat. Bk., N. Y.
California	▲Oakland (Alameda.)	State Savings Bank §	J. C. McMullen. R. J. McMullen.	100,000	
Dist. of Columbia	▲Washington	Home Savings Bank §	B. Francis Saul. Francis Miller, *Tr.*	50,000	Columbia National Bk., Washington.
Georgia	Arlington* (Calhoun.)	Bank of Arlington §	W. S. Witham. J. R. Walker.	(*Branch of Bank of Tifton.*)	No. Am. Tr. Co., N. Y.
Idaho	▲St. Anthony (Fremont.)	Idaho State Bank §	(*Branch of Commercial Bank of Caldwell.*) (*A. K. Steunenberg, Mgr.*)		
Illinois	Cornell* (Livingston.)	Bank of Cornell †	(*B. R. and Frank and W. R. Johnson*)	10,000	Metro. Nat. Bk., Chi.
"	▲Decatur (Macon.)	L. Burrows & Co. †	L. Burrows. L. L. Burrows.	250,000	Gilman, Son & Co., N.Y.; Com'l Nat. Bk., Chi.
"	Farina* (Fayette.)	C. W. Maxon †	C.W. Maxon, *Cash.* J. W. Stillman, *Asst. Cash.*	5,000	Am. Tr. & Sav. Bk., Chi.
"	Oak Park (Cook.)	Harlem Savings Bank †	(*A. Roos & Co.*)	.....	
"	Roscoe* (Winnebago.)	Charles Whiting †	.....	.....	Bankers Nat. Bk., Chi.
"	Warren (Jo Daviess.)	State Bank of Warren §	Daniel Keller. F. P. Foll.	35,000	Chase Nat. Bk., N. Y.; First Nat. Bk., Chi.
Indiana	▲Crawfordsville (Montgomery.)	Crawfordsville Trust Co. §	A. F. Ramsey. Wallace Sparks, *Sec.*	25,000	
"	East Chicago* (Lake.)	East Chicago Bank †	Andrew Wickey. I. R. Ladd.	10,000	First Nat. Bk., Chi.
"	▲Sullivan (Sullivan.)	Sullivan County Bank †	W. H. Crowder. A. J. Stewart.	25,000	Mer. Nat. Bk., Cin.; Ind. Nat. Bk., Indpls.
Iowa	Dolliver (Emmet.)	Dolliver Savings Bank §	M. K. Whelan. J. P. Kirby.	10,000	
"	Early (Sac.)	Barrett & Carlton †	(*T. A. Barrett and D. D. Carlton.*)	20,000	Fort Dearb. Nat. Bk., Chi.
"	Eldridge* (Scott.)	Eldridge Savings Bank §	E. M. Burmeister. Henry W. Bruhn.	10,000	Iowa Nat. Bk., Dav.
"	Grafton* (Worth.)	Farmers Exchange Bk. †	Charles Christians. O. H. Christians.	.....	Cont. Nat. Bk., Chi.; City Nat. Bk., Mason City.
"	Kent* (Union.)	Union County Bank †	(*Lewis and H. N. Linebarger*)	10,000	Drovers N. B., Chi.; Iowa State Sav. B., Creston.
"	Oelwein (Fayette.)	Commercial Sav. Bk. §	T. L. Hanson. A. Hanson.	35,000	Hanover Nat. Bk., N.Y.; Cont. Nat. Bk., Chi.
Kansas	Cheney (Sedgwick.)	Peoples State Bank §	E. Anderson. W. J. Anderson.	5,000	Fourth N. Bk., Wichita.
"	Courtland (Republic.)	Courtland State Bank §	Leoi Lower. W. S. Lower.	10,000	Nat. Bk. of No. Am., N.Y.
"	Elsmore* (Allen.)	State Bank of Elsmore §	A. F. McCarty. S. H. Braden	6,000	Am. Nat. Bk., Kan. C.

* New Banking Point.

STATE.	TOWN AND COUNTY. ▲ County Seats.	NAME OF BANK. § State. + Private.	PRESIDENT AND CASHIER.	PAID-UP CAPITAL.	CORRESPONDENTS.
Kansas	Le Roy* (Coffey.)	Citizens State Bank §	John Copple J. R. Copple.	$ 5,000	First Nat. Bk., Kan. C.
"	▲Meade (Meade.)	Meade State Bank §	J. W. Berryman W. S. Berryman.	5,000	Nat. Bk. of Com., Kan. C.
Kentucky	▲Jamestown* (Russell.)	Bank of Jamestown §	N. H. W. Aaron W. S. Stone.	7,500	Bk. of Commerce, Lou.; Bk. of Columbia, Ky.
"	▲Owensboro (Daviess.)	New Farm. & Tra. Bk. §	Ben Wile Geo. A. Williams.	30,000	Hanover Nat. Bk., N.Y.; Citizens Nat. Bk., Lou.
"	▲Wickliffe (Ballard.)	Bank of Western Ky. §	I. N. Trimble T. M. Dickey.	30,000	Chase Nat. Bk., N. Y.; Citizens Nat. Bk., Lou.
Maryland	Crisfield (Somerset.)	Somerset Savings Bank & Loan Association §	Clarence Hodson Edward P. Wyatt.	25,000	Fraternal T. & B. Co., Balt.; Bank of Crisfield, Md.
Michigan	▲Charlotte (Eaton.)	Eaton Co. Savings Bk. §	E. T. Church H. K. Jennings.	25,000	
"	Columbiaville* (Lapeer.)	William Peter +			Detroit Nat. Bk., Det.; First Nat. Bk., Toledo.
"	Lawrence* (Van Buren.)	Farmers & Merch. Bk. +	(*George Chapman*)		Bankers Nat. Bk., Chi.
"	▲West Branch (Ogemaw.)	Ogemaw County Bank +	W. H. Carson Samuel McGeachy		Chase Nat. Bk., N. Y.; Com'l Nat. Bk., Det.
"	Weston* (Lenawee.)	Bank of E. B. Lee +	(*E. B. Lee*) E. B. Lee.	10,000	Produce Ex. Tr. Co., N.Y.; Wakefield State Bk., Morenci, Mich.
Minnesota	Bird Island (Renville.)	Bank of Bird Island +	F. L. Puffer Alfred Jury.	10,000	Com'l Nat. Bk., Chi.; First Nat. Bk., St. P.
"	▲Fergus Falls (Otter Tail.)	Barrows Deposit & Loan Bank +	(*F. G. Barrows*)		
"	Glenville* (Freeborn.)	Bank of Glenville +	W. H. Stone A. H. Bender.	10,000	Cont. N. Bk., Chi.; Des Moines N. Bk., Des M.
Missouri	Green City (Sullivan.)	Citizens Bank §	Jno. Shibley P. K. Payne.	7,500	Quincy N. Bk., Quincy, Ill.
"	Quitman (Nodaway.)	Ralston Bank +	E. H. Ralston J. R. Boyer.	5,000	St. Joseph Stock Yards Bank, So. St. Joseph.
Montana	▲Anaconda (Deer Lodge.)	Daly, Donahoe & Greenwood +	L. V. Bennett, *Cash* F. C. Norbeck, *Asst. Cash.*	100,000	Nat. Park Bk., N. Y.; Union Nat. Bk., Chi.
Nebraska	Firth (Lancaster.)	Citizens Bank §	G. O. Adams W. J. Crandall.	10,000	
"	Genoa (Nance.)	Nance Co. State Bank §	Louis G. Stocks G. Dieckmann.	20,000	Hanover Nat. Bk., N.Y.; First Nat. Bk., Oma.
New Jersey	Perth Amboy (Middlesex.)	Perth Amboy Sav. Inst. §	Adrian Lyon Charles K. Seaman, *Tr.*		
New York	▲New York City (New York.)	Central Realty Bond & Trust Co. §	Henry Morgenthau M. J. B. Mills, *Tr.*	1,500,000	
"	▲Utica (Oneida.)	Utica Trust & Dep. Co. §	James S. Sherman J. Francis Day, *Sec.*	400,000	
North Carolina	▲Winston (Forsyth.)	Piedmont Savings Bk. §	T. J. Brown L. W. Pegram.	5,000	
North Dakota	Edinburg* (Walsh.)	State Bk. of Edinburg §	A. A. Flaten Karl J. Farup.	10,000	First Nat. Bk., St. Paul.
"	▲Forman* (Sargent.)	Forman State Bank §	C. H. Davidson F. H. Mitchell.	5,000	Han. Nat. Bk., N.Y.; Nat. Bk. of Com., Minpls.
Ohio	▲Cincinnati (Hamilton.)	S. B. Wing & Co. +	(*Investment Securities*)	18,000	Cummings & Co., N. Y.
Oklahoma Ter.	Braman (Kay.)	Southern Trust Co. §	B. J. Templeton D. L. Wetmore.	10,000	Nat. Bk. of Commerce, Wichita, Kan.
"	Stroud (Lincoln.)	Stroud State Bank §	J. B. Charles H. Josey.	10,200	Cont. Nat. Bk., St. L.; Am. Nat. Bk., Kan. C.
Pennsylvania	Schuylkill Haven* (Schuylkill.)	First National Bank	E. H. Baker F. B. Keller.	50,000	Fourth Street National Bank, Philadelphia.
South Carolina	Belton* (Anderson.)	Bank of Belton §	R. A. Lewis Walter E. Greer.	50,000	Hanover Nat. Bk., N.Y.
South Dakota	Conde* (Spink.)	Conde Bank §	E. C. Issenhuth B. L. Smith.	5,000	America Nat. Bk., Chi.; Bk. of Redfield, S. D.
"	▲Gettysburg (Potter.)	Stockgrowers State Bk. §	L. W. Moody R. Jackson.	20,000	Metro. Nat. Bk., Chi.; First Nat. Bk., Minpls.
Tennessee	▲Memphis (Shelby.)	Peoples Savings Bank & Trust Co. §	Thos. Wellford J. H. Smith, *Sec. & Tr.*	30,000	Chase Nat. Bank, N.Y.

* New Banking Point.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital.	Correspondents.
Tennessee	Mt. Pleasant* (Maury.)	Bank of Mt. Pleasant §	B. Howard D. W. Shofner.	$ 30,000	
"	Mt. Pleasant* (Maury.)	Farmers & Merch. Bk. §	J. W. Fry J. F. Brownlow.	30,000	Han. Nat. Bk., N.Y.; Bk. of Com., Louisville.
Texas	▲Ballinger (Runnels.)	W. C. Parks & Co. †	(*Parks, Johnson, Shaw, Millar & Wilmeth.*)		Han. Nat. Bk., N.Y.; Mer.-Lac. Nat. Bk., St. Louis.
"	▲Brownsville (Cameron.)	F. Yturria †			
"	▲Del Rio* (Val Verde.)	Louis Lindheim & Co. †	(*Louis Lindheim*)		Nat. Citiz. B., N.Y.; Frost Nat. B., San Antonio.
"	▲San Antonio (Bexar.)	City National Bank	I. T. Pryor Jas. D. Anderson	100,000	Han. Nat. Bank, N. Y.; Third Nat. Bank, St. L.
Virginia	Danville (Pittsylvania.)	First National Bank	J. R. Jopling H. M. Victor.	100,000	Nat. Park Bk., N.Y.; Nat. Union Bk., Balt.
Washington	▲Goldendale* (Klickitat.)	Moore & Co. †	(*T. B. Montgomery, Mgr.*)	10,000	Wells, Fargo & Co. Bk., N. Y.; London & San Fran. Bk., Portland.
West Virginia	▲Beckley* (Raleigh.)	Bank of Raleigh §	John W. McCreery A. E. Miller.	25,000	Chase N. B., N. Y.; B. of Summers, Hinton, W. Va.
Wisconsin	▲Alma* (Buffalo.)	Chas. Neumeister †	(*Exchange and Collections*)		Nat. Bank of La Crosse, La Crosse.
Ontario	Avonmore* (Stormont.)	Bank of Ottawa	(*J. D. Stewart. Mgr.*)		Bank of Montreal, N.Y.
"	Blyth (Huron.)	Bank of Hamilton	(*C. H. Bennett, Mgr.*)		Fourth Nat. Bk., N. Y.; Union Nat. Bk., Chi.
Quebec	Fraserville (Temiscouata.)	La Banque Nationale	(*J. O. LeBlanc, Mgr.*)		
"	Hull* (Ottawa.)	Bank of Ottawa	(*G. C. Wainwright, Mgr.*)		
"	Hull* (Ottawa.)	Merchants Bk. of Canada	(*H. A. Champagne, Mgr.*)		
"	Riviere du Loup. (Temiscouata.)	La Banque Nationale	(*J. O. LeBlanc, Mgr.*)		
"	St. Henri* (Hochelaga.)	La Banque d'Hochelaga.	(*J. F. Lacasse, Mgr.*)		
"	Valleyfield (Beauharnois.)	Molsons Bank	(*Alex. Boyer, Mgr.*)		

* New Banking Point.

BANKS REPORTED DISCONTINUED

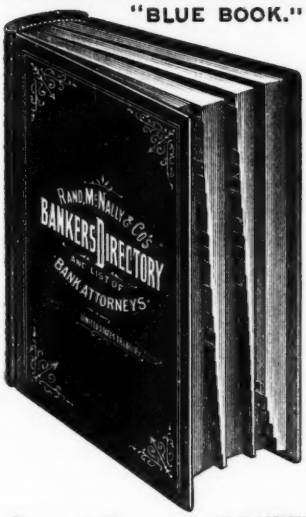
Since the July, 1899, edition of the BANKERS' DIRECTORY—"BLUE BOOK"—was issued.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	Remarks.
California	▲Oakland Alameda	Oakland Loan & Investment Co. §	Reorganized.
Colorado	Eldora Boulder	Bank of Eldora †	Liquidating.
Connecticut	▲Bridgeport Fairfield	East Side Exchange Bank †	Failed.
Idaho	▲Mountain Home Elmore	Citizens Bank †	Liquidating.
"	▲St. Anthony Fremont	First Bank of Fremont Co. †	Reorganized.
Illinois	▲Decatur Macon	Peddecord, Burrows & Co. †	Reorganized.
"	Warren Jo Daviess	Clark, Hawley & Co. †	Reorganized.
Indiana	Elkhart Elkhart	Elkhart National Bank	Liquidating.
Kansas	▲Atchison Atchison	Atchison National Bank	Failed.
"	Circleville Jackson	State Bank of Circleville §	Failed.
Kentucky	▲Burkesville Cumberland	J. P. Frank †	Liquidating.
"	▲Wickliffe Ballard	Bank of Wickliffe §	Reorganized.
"	" "	I. N. Trimble Banking Co. †	Reorganized.
Michigan	Bangor Van Buren	Farmers & Merchants Bank †	Liquidating.
"	Benton Harbor Berrien	Rounds, Warner & Co. †	Liquidating.

State.	Town and County. ▲ County Seats.		Name of Bank. § State. + Private.	Remarks.
Missouri	Kansas City	Jackson	Stock Yards Loan & Trust Co §	Liquidating.
"	St. Louis	St. Louis City	Konta Brokerage Co. §	Liquidating.
Montana	▲Anaconda	Deer Lodge	Marcus Daly & Co. +	Reorganized.
Nebraska	Bennett	Lancaster	Bank of Bennett §	Liquidating.
New York	Brockport	Monroe	John H. Kingsbury +	Failed.
"	▲Penn Yan	Yates	First National Bank	Failed.
Ohio	Magnolia	Stark	Citizens Bank +	Liquidating.
Oklahoma Territory	▲Alva	Woods	Alva State Bank §	Liquidating.
" "	Stroud	Lincoln	Sac & Fox Bank §	Reorganized.
Pennsylvania	North East	Erie	W. H. Adkins & Co. +	Liquidating.
Rhode Island	▲Providence	Providence	Rhode Island Mortgage & Tr. Co. §	Liquidating.
Tennessee	▲Tazewell	Claiborne	Bank of Cumberland Gap §	Liquidating.
Texas	▲Decatur	Wise	Wise County National Bank	Liquidating.
"	Galveston	Galveston	Weeks, McCarthy & Co. +	Liquidating.
"	▲San Antonio	Bexar	R. E. Stafford & Co. +	Reorganized.
Vermont	Swanton	Franklin	Swanton Savings Bank & Tr. Co. §	Liquidating.
Virginia	Danville	Pittsylvania	Planters National Bank	Reorganized.
Ontario	Stratford	Perth	W. Mowat & Son	Failed.

23d YEAR OF PUBLICATION. Issued Semi-Annually, January and July.

"BLUE BOOK."



RAND, McNALLY & CO.'S BANKERS' AND ATTORNEYS' DIRECTORY

CONTAINS

Over 300 pages, wherein all of the BANKS and BANKERS in the United States and Canada are listed in alphabetical order according to States, Cities and Banks.

Over 115 pages of TOWNS and VILLAGES, without BANKS, in the United States and Canada, with their nearest ACCESSIBLE Banking points.

Over 60 pages of COMMERCIAL ATTORNEYS, comprising about 8,000 names, in the United States, Canada and Foreign Countries, individually recommended by the respective Bankers.

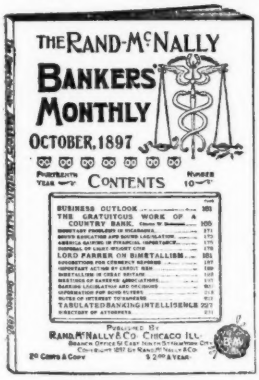
Over 140 pages of BANKING and COMMERCIAL LAWS of each State and Territory, and including the Canadian Provinces. Compiled expressly for the BANKERS' and ATTORNEYS' DIRECTORY.

Over 60 pages of INDEXED COUNTY STATE MAPS, printed in colors, (11x14) made especially for the Directory, (a COMPLETE ATLAS, and worth alone the subscription price of the Bankers' Directory).

Over 15 pages of CITY MAPS, (11x14), comprising the principal cities in the United States.

Over 65 pages wherein are listed in alphabetical order, the DIRECTORS of National, State and Savings Banks, and the leading Trust Companies in all the principal cities of the United States and Canada.

Over 15 pages of general and useful Banking information in fore part of the Directory, pertaining to Holidays, Grace, Rates of Postage, Payment of Time and Sight paper, Interest Rate, Etc.—Classified Bankers' List, Bankers' Associations, list of National Bank Examiners, value of Foreign Coins, and Government Statistical Tables, including Public Debt Statement.—A Revised List of Foreign Banks and Bankers; also a list of Cashiers and Assistant Cashiers, alphabetically arranged.



THE RAND-McNALLY BANKERS' MONTHLY

ESTABLISHED IN 1877.

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BETWEEN THE ISSUES OF THE

BANKERS' DIRECTORY "BLUE BOOK," IN JANUARY AND JULY,

The BANKERS' MONTHLY lists each Month, all of the New Banks, Failures, Re-organizations, Dissolutions, Changes in Titles, Etc.

REPRESENTATIVE ATTORNEYS

IN THE

United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

ALABAMA.

Town and County.	Name.
▲Abbeville*† .....Henry	P. A. McDaniel.
Albertville*† ...Marshall	E. O. McCord.
Alexander City*†Talla'sa	P. O. Stevens.
▲Andalusia* ....Covmgton	Henry Opp.
Anniston*†.....Calhoun	J. J. WILLETT. Refers to Anniston and First National banks.
▲Ashland* .....Clay	Bowle, Dixon & Manning
▲Ashville*†.....St. Clair	Inzer & Greene.
▲Athens*† .....Limestone	W. T. Sanders.
Attalla*†.....Etowah	S. W. Johnston.
Bessemer*† ....Jefferson	B. C. Jones.
▲Birmingham*†.Jefferson	JOHN W. TOMLINSON. Attorney for Alabama National Bank. Practices in all State and Federal courts.
Blocton*† .....Bibb	W. H. Logan.
▲Brewton*† ....Escambia	DAVISON & SMITH.
Bridgeport*†.....Jackson	W. F. Kirk.
▲Butler* .....Choctaw	Edward J. Gilder.
▲Camden*†.....Wilcox	Miller & Bonner.
▲Carrollton*.....Pickens	M. L. Stansel.
▲Center* .....Cherokee	Thomas Bradford.
▲Centerville*.....Bibb	J. W. Loving.
▲Clanton*† .....Chilton	Adams & Martin.
▲Clayton*† .....Barbour	E. P. Thomas.
Columbia*† .....Henry	B. F. REID.
▲Columbiana*† ....Shelby	Brown, McMillan & Leeper.
▲Cullman*† .....Cullman	Charles J. Brown.
▲Dadeville*†...Tallapoosa	T. L. Bulger
▲Daphne* .....Baldwin	J. J. Clemmons.
▲Decatur*† .....Morgan	W. W. CALLAHAN.
Demopolis*† ...Marengo	Taylor & Elmore.
Dothen*† .....Henry	H. A. Pearce.
▲Double Springs..Winston	P. H. Newman.
▲Edwardsville*† Cleburne	Kelley & Johnson.
▲Elba* .....Coffee	Hickman & Riley.
Eufaula*† .....Barbour	A. H. MERRILL.
▲Eutaw*† .....Greene	McQueen & Harwood
▲Evergreen*† ....Conecuh	Farnham & Crum.
Fannsdale*† ....Marengo	R. M. Douglas.
▲Fayette*† .....Fayette	McGuire & Collier.
▲Florence*† ....Lauderdale	C. E. JORDAN.
▲Fort Payne*† .....De Kalb	L. L. Cochran.
Fruithurst*† ...Cleburne	J. B. Merrill.
▲Gadsden*† .....Etowah	S. W. JOHNSTON.
▲Geneva*† .....Geneva	P. N. Hickman.
▲Greensboro*† .....Hale	Tutwiler & Jones.
▲Greenville*† .....Butler	Richardson & Hamilton.
▲Grovehill* .....Clarke	Lakeland & Wilson.
▲Guntersville*†..Marshall	J. D. Davis.
▲Hamilton*● .....Marion	B. R. Fite.
▲Hayneville* .....Lowndes	Richardson & Whitten.
▲Huntsville*† ....Madison	ROBERT E. SPRAGINS.
▲Jacksonville*† . Calhoun	S. D. G. Brothers.
▲Jasper*† .....Walker	Coleman & Bankhead.
▲Lafayette*† ....Chambers	E. M. OLIVEI.
▲Linden* .....Marengo	W. Cunninghame.
▲Livingston*†.....Sumter	Altman & Brockway.
▲Luverne*† ....Crenshaw	J. O. Sentell.
▲Marion*†.....Perry	J. H. Stewart.
▲Mobile*† .....Mobile	VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile.
▲Monroeville* .....Monroe	B. L. Hibbard.
Montevallo*† .....Shelby	J. M. Reynolds.
¶▲Montgomery*†..Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton*.....Lawrence	G. K. McGREGOR.
New Decatur*† ..Morgan	See Decatur.
▲Oneonto*† .....Blount	G. W. Darden.
▲Opelika*† .....Lee	SAMFORD & SON.
Oxford*† .....Calhoun	E. H. Hanna.
▲Ozark*† .....Dale	Joseph E. Acker.
Piedmont*† .....Calhoun	Cooke & Cooke.
Pratt City*● ....Jefferson	C. D. Comstock.
▲Prattville*† .... Autauga	Doster & Abney.
Roanoke*† .....Randolph	R. E. Taylor.
▲Rockford* .....Coosa	John W. Batson.
▲Russellville*† ...Franklin	Almon & Bullock.
▲Scottsboro*† ....Jackson	Martin & Baldwin.
▲Seale*† .....Russell	Boykin & Benton.
▲Selma*† .....Dallas	SATTERFIELD & YOUNG.
▲St. Stephens*. Washington	C. C. Kimbrough.
▲Talladega*† ....Talladega	WHITSON & GRAHAM.
Thomasville*† .... Clarke	Norman Gunn.
▲Troy*† ..... Pike	TERRY RICHARDSON.
▲Tuscaloosa*†. Tuscaloosa	FOSTER & OLIVER.
▲Tuscumbia*† .....Colbert	Kirk & Almon.
▲Tuskegee*† ..... Macon	Charles W. Hare.
▲UnionSprings*† .Bullock	J. D. NORMAN.
Uniontown*† ..... Perry	Christian & Lorelass.
▲Vernon* .....Lamar	Nesmith & Nesmith.
Warrior*† .....Jefferson	S. C. Davidson.
▲Wedowee* ..... Randolph	Oliver & Smith.
▲Wetumpka*† ..... Elmore	W. P. Gaddis.

ALASKA.

Juneau*●	Maloney & Winn.
▲Sitka*	BURTON E. BENNETT

ARIZONA.

▲Flagstaff*† .....Coconino	E. E. Ellinwood.
▲Florence*† ..... Pinal	W. R. STONE.
▲Globe*† .....Gila	P. T. Robertson.
▲Holbrook*† .....Navajo	C. O. Anderson.
▲Kingman*† .....Mohave	J. M. Murphy.
Mesa*† .....Maricopa	George W. Woy.
▲Nogales*† ....Santa Cruz	E. Williams.
¶▲Phœnix*† .....Maricopa	J. W. CRENSHAW.
▲Prescott*† .....Yavapai	E. M. SANFORD.
▲Solomonsville*†..Graham	Wiley E. Jones.
▲St. Johns* .....Apache	Walter G. Scott.
Tempe*† .....Maricopa	W. J. Kingsbury.
▲Tombstone*† .... Cochise	Charles S. Clarke.
▲Tucson*† ..... Pima	BARNES & MARTIN.
▲Yuma*† .....Yuma	PETER T. ROBERTSON.

ARKANSAS.

▲Arkadelphia*† ..... Clark	HARDAGE & WILSON.
▲Arkansas City*† ...Desha	F. M. Rogers.
Atkins*† ..... Pope	J. M. Barker, Jr.
▲Augusta*† .....Woodruff	Roleson & Woods.
▲Batesville*†. Indep'dence	YANCEY & FULKERSON.
Beebe*† .....White	Samuel J. Crabtree.
▲Benton*† ..... Saline	J. W. Westbrook.
▲Bentonville*† .... Benton	Mauck & Lindsey.
▲Berryville*● ..... Carroll	J. P. Fanchor.
Black Rock*† ..Lawrence	Z. M. Cypert.
Brinkley*† ..... Monroe	John C. Palmer.
▲Camden*† ..... Ouachita	SMEAD & POWELL.
▲Centerpoint* ..... Howard	W. D. Lee.
▲Charleston* .... Franklin	T. A. Pettigrew.
▲Clarendon*† ..... Monroe	A. S. BAYNE.
▲Clarksville*† .... Johnson	J. W. Coffman.
▲Clinton* .....Van Buren	S. W. Simpson.
▲Conway*† ..... Faulkner	S. FRAUENTHAL.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Corning*†..... Clay	J. L. Taylor.
▲Dallas*..... Polk	F. M. Reeves.
▲Danville*..... Yell	Parker & Priddy.
▲Dardanelle*..... Yell	Crownover, Jacoway & Crownover.
DeQueen*†..... Sevier	See Lockesburg.
▲Desarc*.....Prairie	Roberts & Willeford.
▲Devall Bluff*.....Prairie	McClintock & Langford.
▲DeWitt*†.....Arkansas	Gibson & Park.
▲El Dorado*†.....Union	J. J. Sheppard.
▲Eureka Springs*† Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade*.....Sharp	Davidson & Meeks.
▲Fayetteville*†.Wash'ton	WALKER & WALKER.
Fordyce*†.....Dallas	R. C. Fuller.
▲Forest City*†.St. Francis	NORTON & PREWETT.
▲Fort Smith*†..Sebastian	HILL & BRIZZOLARA. Refer to the Merchants Bank.
▲Greenwood*†..Sebastian	T. B. Pryor.
▲Hamburg*.....Ashley	George B. Pugh.
▲Hampton*.....Calhoun	C. L. Poole.
▲Hardy*†.....Sharp	W. A. Chase.
▲Harrisburg*†...Poinsett	J. J. Mardis.
▲Harrison*.....Boone	Crump & Crump.
Hazen*†.....Prairie	H. W. Holmes.
▲Heber*.....Cleburne	W. L. Thompson.
▲Helena*†.....Phillips	N. G. TURNER.
Hope*†.....Hempstead	James H. McCollum.
▲Hot Springs*†...Garland	WOOD & HENDERSON.
▲Huntsville*.....Madison	A. M. Brumfield.
Imboden*†.....Lawrence	George G. Dent.
▲Jasper*.....Newton	M. T. Briscoe.
▲Jonesboro*† ..Craighead	EUGENE PARRISH.
Junction*†.....Union	E. O. Mohoney.
▲Lake City*.....Craighead	See Jonesboro.
▲Lake Village*.....Chicot	R. M. Gains.
¶▲Little Rock*†.. Pulaski	JOSEPH LOEB. Refers to German National Bank of Commerce.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg*.....Sevier	Collins & Lake.
▲Lonoke*†.....Lonoke	Trimble & Robinson.
▲Magnolia*†....Columbia	Stevens & Stevens.
▲Malvern*†...Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*†Fulton	C. E. Elmore.
▲Marianna*†.....Lee	McCULLOCH & McCULLOCH.
▲Marion*†.....Crittenden	R. F. Crittenden.
▲Marshall*.....Searcy	A. Y. Barr.
▲Melbourne*.....Izard	J. B. Baker.
Mena*†.....Polk	Matheny & Olney.
▲Monticello*†.....Drew	Wood & Matthews.
▲Morrilton*†.....Conway	J. F. SELLERS.
▲Mountain Home*..Baxter	M. N. Dyer & Son.
▲Mountainview*.....Stone	B. F. Williamson.
▲Mount Ida*.Montgomery	G. Witt.
▲Murfeesboro.....Pike	J. C. Pinnix.
Nashville*†.....Howard	W. C. Rodgers.
▲NewLewisville*† L'Fay'te	King & Searcy.
▲Newport*†.....Jackson	PHILLIPS & CAMPBELL.
▲Osceola*.....Mississippi	G. W. Thomason.
▲Ozark*†.....Franklin	W. W. & G. A. Mansfield.
▲Paragould*†.....Greene	BLOCK & SULLIVAN.
▲Paris*†.....Logan	Anthony Hall.
▲Perryville*.....Perry	James A. Vance.
▲Piggott*†.....Clay	Hunter & Moore.
▲Pine Bluff*†....Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas*....Randolph	Witt & Schonover.
▲Powhatan*....Lawrence	L. B. Poindexter.
▲Prescott*†.....Nevada	C. C. HAMBY.
▲Princeton*.....Dallas	R. H. Dedham.
▲Richmond*..Little River	J. C. Head.
▲Risen*†.....Cleveland	W. J. Stanfield.
Rogers*†.....Benton	H. M. FRAZIER.
▲Russellville*†.....Pope	R. B. WILSON.
▲Salem*.....Fulton	Charles A. Phillips.
▲Searcy*†.....White	P. L. Stricklin.
▲Sheridan*.....Grant	W. D. Brouse.
Siloam Springs*†.Benton	T. G. Williams.
Springdale*† Washington	M. Meehan.
▲Star City*.....Lincoln	H. R. Lucas.
Stuttgart*†.....Arkansas	Edward Hall.
▲Texarkanna*†.....Miller	See Texarkana, Texas.
▲Van Buren*†..Crawford	JESSE TURNER.
▲Vanndale*.....Cross	Killough & Logsden.
▲Varner*†.....Lincoln	G. H. Joslyn.
▲Waldron*.....Scott	John W. Goolsby.
Walnut Ridge*†.Lawr'ce	Slayton & Sloan.
▲Warren*†.....Bradley	A. C. Jones.
▲Washington*†...Hemstead	J. D. Conway.
▲Wittsburg.....Cross	See Vanndale.
Wynne*†.....Cross	J. T. Patterson.
▲Yellville*.....Marion	B. F. Fee.

CALIFORNIA.

Town and County.	Name.
Alameda*†.....Alameda	E. K. TAYLOR.
Alhambra*..Los Angeles	A. S. Halsted.
▲Alturas*.....Modoc	ERNEST C. BONNER.
Anaheim*†.....Orange	Richard Melrose.
Antioch*†..Contra Costa	Hartley & Abbott.
Arcata*.....Humboldt	George W. Hopkins.
▲Auburn*†.....Placer	W. B. LARDNER.
Azusa*†.....Los Angeles	W. H. Davies.
▲Bakersfield*†.....Kern	T. M. McNAMARA.
Benicia*†.....Solano	John Lynch.
Berkeley*†.....Alameda	W. N. WASTE.
Biggs*†.....Butte	F. F. Carnduff.
Bodie*.....Mono	H. M. Eddy.
▲Bridgeport*.....Mono	J. E. Goodall.
Calistoga*†.....Napa	N. H. Frank.
Cambria*†...San Luis Ob.	B. H. Franklin.
Campbell*†..Santa Clara	See San Jose.
Cayucos*†....San Luis Ob.	See San Luis Obispo.
Cedarville*.....Modoc	G. F. Harris.
Chico*†.....Butte	F. C. LUSK.
Cloverdale*†.....Sonoma	H. H. McKoon.
Colton*†.San Bernardino	Thomas D. Hamilton.
Coluso*†.....Coluso	U. W. BROWN.
▲Corona*.....Riverside	E. W. Freeman.
Covina*†....Los Angeles	See Los Angeles.
▲Crescent City*.Del Norte	Childs & Hart.
Dixon*†.....Solano	A. Manning.
Downey*†...Los Angeles	W. T. Kendrick.
▲Downieville*†.....Sierra	F. R. WEHE.
Dutch Flat*†.....Placer	See Auburn.
Elsinore*†.....Riverside	J. A. Hoag.
Escondido*†..San Diego	F. P. Willard.
▲Eureka*†.....Humboldt	SEVIER BROS.
▲Fairfield*†.....Solano	Coghlan & Harvey.
Fall Brook*†...San Diego	See San Diego.
Ferndale*†...Humboldt	S. D. O'Neal.
Folsom*†...Sacramento	See Sacramento.
Forest*†.....Sierra	See Nevada City.
Forest Hill*†.....Placer	See Auburn.
Fort Bragg*† Mendocino	See Ukiah.
Fort Jones*†....Siskiyou	I. A. Reynolds.
▲Fresno*†.....Fresno	L. L. COBY.
Fullerton*†.....Orange	H. C. Head.
Garlock*.....Kern	See Bakersfield.
Gilroy*†.....Santa Clara	See San Jose.
Gonzales*†....Monterey	S. W. Mack.
Grass Valley*†...Nevada	C. W. KITTS.
Gridley*†.....Butte	George E. Gardner.
Guadalupe*†.Santa Barb.	J. P. Saunders.
▲Hanford*†.....Kings	W. R. McQuiddy.
Haywards*†.....Alameda	Fred J. Russell.
Healdsburg*†...Sonoma	I. T. Coffman.
▲Hollister*†...San Benito	BRIGGS & HUDNER.
Hueneme*†.....Ventura	T. H. Merry.
▲Independence*†....Inyo	B. H. Yandell.
Ione*†.....Amador	W. J. McGee.
▲Jackson*†.....Amador	EAGAN & RUST.
▲Lakeport*.....Lake	T. B. Bond.
Lemoore*†.....Kings	Theo. Park.
Livermore*†....Alameda	G. W. Langan.
Lodi*†.....San Joaquin	W. C. Green.
Lompoc*.Santa Barbara	Sheridan & Fox.
Long Beach*†.Los Ang's	A. C. Lawson.
▲Los Angeles*†.Los Ang's	E. J. & O. J. BAMBERGER. Attorneys for the Bank of Commerce.
" ..... "	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	DYER & POTTER. Reference: Citizens Bank.
" ..... "	C. WHITE MORTIMER. British Vice Consul. General law practice.
" ..... "	WORKS & LEE. Attorneys for National Bank of California. General practice.
Los Gatos*†.Santa Clara	See San Jose.
Madera*†.....Madera	R. L. Hargrove.
▲Mariposa*†.....Mariposa	J. W. Congdon.
▲Markleeville.....Alpine	See Placerville.
▲Martinez*†.Contra Costa	W. S. Tinning.
▲Marysville*†.....Yuba	FORBES & DINSMORE.
Mendocino*†.Mendocino	C. C. Smith.
▲Merced*†.....Merced	J. W. KNOX.
▲Modesto*†....Stanislaus	W. H. HATTON.
Monrovia*†.Los Angeles	C. E. Slosson.
Monterey*†....Monterey	S. F. Gell.
▲Napa*†.....Napa	WEBBER & RUTHERFORD.
National City*† San D'go	F. R. Palmer.
▲Nevada City*†...Nevada	F. T. NILON.
North San Juan*†Nevada	See Nevada City.
Oakdale*†.....Stanislaus	E. G. Ryker.
▲Oakland*†.....Alameda	E. J. & O. J. BAMBERGER.
Oceanside*†...San Diego	J. C. Hayes.
Ontario*†San Bernardino	E. H. Jolliffe.
Orange*†.....Orange	See Santa Ana.
Orland*†.....Glenn	B. F. Geis.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Oroville*†.....Butte	John Guidery.
Pacific Grove*†Monterey	S. F. Geil.
Palo Alto*†..Santa Clara	See San Jose.
Pasadena*†..Los Angeles	G. A. GIBBS.
Paso Robles*† San L. Ob.	G. & A. Webster.
Petaluma*†.....Sonoma	LIPPITT & LIPPITT.
▲Placerville*†..El Dorado	Irwin & Irwin.
Pleasanton*†... Alameda	T. W. Harris.
Pomona*† ..Los Angeles	J. A. GALLUP.
Porterville*†.....Tulare	J. F. Boller.
▲Quincy*†.....Plumas	U. S. Webb.
Randsburg*• .....Kern	See Bakersfield.
▲Red Bluff*†.....Tehama	JOHNSON & CHASE.
▲Redding*†.....Shasta	EUGENE S WATSON.
Redlands*† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*†S'n M'teo	George C. Ross.
▲Riverside*†....Riverside	GEORGE A. SKINNER.
¶▲Sacramento*†..Sacra'o	L. T. HATFIELD.
▲Salinas*† .....Monterey	B. V. SARGENT.
▲San Andreas*†.Calaveras	F. J. Solinsky.
▲San Bernardino*•†San B'o	OTIS & GREGG.
▲San Diego*†... San Diego	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*†...San F.	E. J. & O. J. BAMBERGER. Attorneys for the Bank of Commerce.
" ..... "	DORN & DORN, Chronicle Bldg. Resident counsel for Chemical National Bank of New York.
San Jacinto*†. Riverside	Lawrence Middlecoff.
▲San Jose*†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*†..Alameda	John Black.
▲San Luis Obispo*†S.L.Ob	VENABLE & GOODCHILD.
San Mateo*†..San Mateo	C. N. Kirkbride.
▲San Miguel*†..S. Luis Ob	G. Webster.
▲San Pedro*† Los Angeles	See Los Angeles.
▲San Rafael*†.....Marin	HEPBURN WILKINS.
Santa Ana*†.....Orange	F. P. Daniel.
Santa Barbara*†S'nta B'a	H. G. CRANE.
▲Santa Clara*† Santa Clara	W. A. Johnston.
Santa Cruz*† .Santa Cruz	WILLIAM T. JETER.
Santa Maria*†Santa Bar'a	C. U. Armstrong.
Santa Monica*†Los Ang's	Tanner & Taft.
Santa Paula*†...Ventura	See Ventura.
▲Santa Rosa*† ....Sonoma	A. B. WARE.
Sebastopol*•.....Sonoma	P. H. Atkinson.
Selma*†.....Fresno	E. E. Shepard.
Sonoma*† .....Sonoma	R. R. Poppe.
▲Sonora*†.....Tuolumne	F. W. STREET.
So. Riverside†.. Riverside	See Corona.
St. Helena*†.....Napa	P. S. King.
▲Stockton*†..San Joaquin	JOSHUA B. WEBSTER.
Suison City*†.....Solano	George A. Lamont.
▲Susanville*† .....Lassen	Goodwin & Goodwin.
Tehachapi*†..... Kern	J. W. Jameson.
Templeton*†..S. Luis Ob.	See San Luis Obispo.
Tomales*† .....Marin	Fred Woodworth.
Truckee*† .....Nevada	C. F. McGlashan.
Tulare*† ..... Tulare	E. W. HOLLAND.
Tustin*† ..... Orange	See Santa Ana.
▲Ukiah*† .....Mendocino	T. L. Carothers.
Vacaville*† ..... Solano	R. Barcar.
Vallejo*† .....Solano	HILBORN & HALL.
Valley Ford*† ...Sonoma	See Santa Rosa.
▲Ventura*† ..... Ventura	Blackstock & Ewing.
▲Visalia*† .....Tulare	MILLER & HANNAH.
Watsonville*† Santa Cruz	Holbrook & Mayer.
▲Weaverville*† ... Trinity	James W. Bartlett.
Wheatland*† .....Yuba	W. J. Laird.
Whittier*† ..Los Angeles	Wm. M. Hiatt.
Williams*† .....Colusa	See Colusa.
▲Willow*† ..... Glenn	B. F. Geis.
Winters*† ..... Yolo	Philip Bruton.
▲Woodland*† ..... Yolo	FRANK E. BAKER.
▲Yreka*† .....Siskiyou	Gillis & Tapscott.
▲Yuba City*† .....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*†.... Washington	W. W. McCollister.
Alamosa*† ..... Conejos	T. B. MacDonald.
Alma*† .....Park	See Fairplay.
Amethyst† ..... Mineral	James D. Pilcher.
▲Aspen*† .....Pitkin	R. G. WITHERS.
Berthoud*† .....Larimer	J. Y. Munson.
▲Boulder*† .....Boulder	CHARLES M. CAMPBELL.
▲Breckenridge*†. Summit	J. W. Swisher.
Brighton*† .....Arapahoe	W. G. Lovelace.
▲Buena Vista*† ... Chaffee	TAYLOR & CHAMBERLAIN.
▲Burlington*†. Kit Carson	P. B. Godsman.
▲Cannon City*†..Fremont	WALDO & DAWSON.
Carbondale*†... Garfield	J. Bardine.
▲Castlerock*†.... Douglas	A. G. Webster.
▲Central City*†.... Gilpin	CHASE WITHROW.
▲Cheyenne Wells*†Chey'ne	C. I. Spere.
▲Colorado Spr'gs*†ElPaso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez*.....Montezuma	C. W. Blackmer.
Craig* .....Routt	L. L. Breze.
▲Creede*†..... Mineral	J. D. PILCHER.
CrestedButte*†Gunnison	Metzler Bros.
▲Cripple Creek*†...Teller	J. MAURICE FINN.
▲Del Norte*†..Rio Grande	Ezra T. Elliott.
▲Delta*†..... Delta	King & Robertson.
¶▲Denver*† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	FILLIUS & DAVIS, Cooper Bldg. Corporation and mining law a specialty. Reference: The Denver National Bank.
" ..... "	JOSHUA GROZIER, Ernest & Cranmer Bldg. References—Denver: First National Bank; Chicago: Tenney, McConnell, Church & Coffen.
" ..... "	THOS. R. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	PATTERSON, RICHARDSON & HAWKINS, E. & C. Bldg. References: Denver National Bank; E. H. Rollins & Sons, bankers, Boston and Denver.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R. R.
Dolores*†... Montezuma	See Cortez.
▲Durango*† .....La Plata	RUSSELL & RITTER.
▲Fairplay*† .....Park	CHARLES A. WILKIN.
Florence*† .....Fremont	LEE CHAMPION.
▲Fort Collins*†.. Larimer	GEORGE W. BAILEY.
▲Fort Morgan*†.. Morgan	W. A. Hill.
Garrison† .....Costilla	See Alamosa.
▲Georgetown*† Cl'r Creek	J. J. WHITE.
Gillett*† .....El Paso	H. G. Thurman.
▲Glenwood Sp'gs*†Garf'ld	C. W. DARROW.
▲Golden*† .....Jefferson	W. A. Dier.
▲Grand Junction*†..Mesa	SAMUEL G. McMULLIN.
▲Greeley*† .....Weld	H. N. HAYNES.
▲Gunnison*† ....Gunnison	DEXTER T. SAPP.
▲Holyoke*† .....Phillips	J. S. Bennett.
Hooper*† .....Costilla	David M. Cox.
Hotchkiss* .....Delta	Charles L. Pike.
▲Hugo*† .....Lincoln	T. J. Edwards.
Idaho Spr'gs*†Cl'r Creek	A. D. BULLIS.
Idalia .....Arapahoe	R. L. Scott.
▲Julesburg*† ... Sedgwick	E. D. Hamilton.
▲Kiowa* .....Elbert	GEORGE FAHRION.
▲La Junta*† ..... Otero	W. R. GIBSON.
▲Lake City*† .....Hinsdale	Brown & Nourse.
▲Lamar*† .....Prowers	C. C. Goodale.
▲Las Animas*† .....Bent	A. M. Lambright.
▲Leadville*† .....Lake	WILLIAM H. NASH.
Littleton*† ....Arapahoe	See Denver.
Longmont*† .....Boulder	Minor & Atwood.
Loveland*† .....Larimer	Lyman Porter.
Mancos*† ....Montezuma	See Cortez.
▲Meeker*† .....Rio Blanca	M. T. Ryan.
Monte Vista*†Rio Grande	Jesse Stephenson.
▲Montrose*† ....Montrose	F. D. Catlin.
New Windsor* .....Weld	See Windsor.
▲Ouray*† .....Ouray	HENRY & SEGFRID.
Pitkin*† .....Gunnison	See Gunnison.
▲Pueblo*† .....Pueblo	WILLIAM B. YATES. References: Western National Bank and First National Bank.
▲Redcliff*† .....Eagle	Charles K. Phillips.
▲Rico*† .....Dolores	J. A. PULLIAM.
Ridgway*† .....Ouray	J. P. Cassedy.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Rocky Ford*•†.....Otero	William B. Gobin.
▲Saguache* .....Saguache	W. E. Cox.
Salida*•† .....Chaffee	A. R. MILLER.
▲San Luis*.....Costilla	See Alamosa.
▲Sheridan Lake*•†...Kiowa	J. S. Booher.
▲Silvercliff*†.....Custer	John T. McNeeley.
▲Silverton*•† ....San Juan	GEORGE H. BARNES.
▲Springfield*†.....Baca	See Trinidad.
Steamboat Spr.*....Routt	H. F. Sturdevant.
▲Sterling*•† .....Logan	SMITH A. BURKE.
▲Sulphur Springs*..Grand	J. N. Pettingill.
▲Telluride*•†...San Miguel	L. C. KINIKIN.
▲Trinidad*•†..Las Animas	JOHN J. HENDRICK.
Victor*•† ..... Teller	C. E. BRADY.
▲Walsenburg*•†.Huerfano	J. R. Killian.
Westcliffe* .....Custer	J. G. Schweigert.
Windsor*†.....Weld	Henry A. Huntington.
Wray*•†.....Yuma	See Akron.
▲Yuma*•†.....Yuma	See Akron

CONNECTICUT.

Town and County.	Name.
Andover*•†.....Tolland	M. P. Yoemans.
Ansonia*•†...New Haven	V. MUNGER.
Berlin*•† .....Hartford	See New Britain.
Bethel*•†.....Fairfield	See Danbury.
Bloomfield*•†...Hartford	See Hartford.
Branford*•†..New Haven	See New Haven.
▲Bridgeport*•† ...Fairfield	HOLLISTER & KELSEY. Refer to any bank in Bridgeport.
Bristol*•† .....Hartford	John Winslow.
Brookfield*•†....Fairfield	See Danbury.
Brooklyn*†.....Windham	See Danielson.
Bucklandᵉ† .....Hartford	See Hartford.
Canaan*•†.....Litchfield	A. T. & J. H. Roraback.
Canton•†.....Hartford	See Hartford.
Central Village*•†W'dh'm	See Danielson.
Chester*•†..... Middlesex	Willcox & Tyler.
Clinton*•†.....Middlesex	See Middletown.
Colchester*•†...New Lon.	See Norwich.
Collinsville*•† ..Hartford	See Hartford.
Cornwall*•† ....Litchfield	See Litchfield.
Cromwell*•†...Middlesex	See Middletown.
▲Danbury*•†.....Fairfield	DEMPSEY & BOOTH.
Danielson*•† ...Windham	ARTHUR G. BILL.
Deep River*•† .Middlesex	Willcox & Tyler.
Derby*•† .....New Haven	JOHN W. LARKIN.
Durham*•† .....Middlesex	See Middletown.
East Haddam*† ...Mid'sex	Julius Attwood.
East Hartford*•†Hartford	See Hartford.
East Lyme*•†NewLondon	See New London.
Elmwood*•† ....Hartford	See Hartford.
Enfield*•† .....Hartford	J. W. Thompson.
Essex*† .....Middlesex	James Phelps & Son.
Fairfield*•† .....Fairfield	Bacon Wakeman.
Falls Village*•† Litchfield	See Salisbury.
Farmington*†...Hartford	See Hartford.
Gladstonbury*•†Hartford	See Hartford.
Granby*•†.....Hartford	See Hartford.
Greenwich*•†....Fairfield	R. JAY WALSH.
Groton*•†...New London	See New London.
Guilford*•† ..New Haven	See New Haven.
▲Haddam*•† ....Middlesex	See Middletown.
¶▲Hartford*•† ...Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank, and R. G. Dun & Co.
" ..... "	SPERRY, McLEAN & BRAINARD, Aetna Life Bldg Attorneys for The Aetna Life Insurance Co. The Aetna National Bank, and the United States Bank.
Hazardville* ....Hartford	See Hartford
Higganum*•† ..Middlesex	See Middletown.
Jewett City*•† .New Lon.	See Norwich.
Kensington*† ...Hartford	See Hartford.
Lakeville*•† ....Litchfield	See Salisbury.
▲Litchfield*•† ....Litchfield	WOODRUFF & WOODRUFF.
Lyme*.....New London	See New London.
Manchester*•† ..Hartford	See South Manchester.
Meriden*•† ...New Haven	GEORGE A. FAY.
▲Middletown*•†...Mid'sex	WARNER, WILLCOX & TYLER.
Milford*•†...New Haven	George M. Gunn.
Moodus*† .....Middlesex	See East Haddam.
Mystic*•† ...New London	LEMUEL CLIFT.
Naugatuck*•†New Haven	JOHN M. SWEENEY.
New Britain*•†..Hartford	PHILIP J. MARKLEY.
New Canaan*•†..Fairfield	See Stamford.
NewHartford*•† Litchf'ld	F. A. Jewell.
▲New Haven*•† .New Hav.	TYLER, INGERSOLL & MORAN, First National Bank Bldg Attorneys for First National Bank, and R. G. Dun & Co.
" ..... "	WATROUS & DAY, 153 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*•†.NewLon.	ALFRED COIT.
Newington.....Hartford	See Hartford.
▲New Milford*•† Litchfield	Frank W. Marsh.
Newtown*•†.....Fairfield	Charles H. Northrop.
Norfolk*•† .....Litchfield	See Winsted.
North Haven*•†New Hav.	See New Haven.
North Manchester•†Hart.	See South Manchester.
Norwalk*•†.....Fairfield	W. H. PERRY.
▲Norwich*•†..New London	JOHN H. BARNES.
Orangeᵉ† .....New Haven	See New Haven.
Parkvilleᵉ† .....Hartford	See Hartford,
Plainfield*•†....Windham	See Putnam.
Plainville*•† ....Hartford	See New Britain.
Portland*•† ... Middlesex	John M. Murdoch.
▲Putnam*•† .....Windham	SEARLS & RUSSELL.
Ridgefield*•† ....Fairfield	See Danbury.
Rockville*•†.....Tolland	B. H. BILL.
Roxbury*.....Litchfield	See New Milford.
Salem .....New London	See Norwich.
Salisbury*•† ....Litchfield	Warner & Landon.
Saybrooke*•† ..Middlesex	See Deep River.
Seymour*•† ..New Haven	Clifford J. Atwater.
Sharon*•† .....Litchfield	See Litchfield.
Shelton*†.....Fairfield	E. L. Staples.
Simsbury*•†....Hartford	See Hartford.
Southington*•† .Hartford	Marcus H. Holcomb.
So. Manchester*•† ..Hart.	Charles R. Hathaway.
So Norwalk*•†..Fairfield	See Norwalk.
Southport*•† ....Fairfield	John H. Perry.
South Windsor*•Hartford	See Hartford.
Stafford Spr.*•† ..Tolland	J. H. Reed.
Stamford*•† .....Fairfield	FESSENDEN, CARTER & CUMMINGS.
Stonington*•†..New Lon.	G. D. Stanton, Jr.
Stratford*•† .....Fairfield	Charles H. Peck.
Suffield*•† ..... Hartford	L. N. Austin.
Thomaston*•†..Litchfield	Bradstreet & Etheridge.
Thompson*•† ..Windham	Charles E. Searles.
Thompsonville*•†...Hart.	C. H. BRISCOE.
▲Tolland*•† ..... Tolland	Edwin S. Agard.
Torrington*•†..Litchfield	Gideon H. Welch.
Unionville*•† ...Hartford	George E. Taft.
Vernon*•† .....Tolland	See Rockville.
Wallingford*•† New Hav.	Leverett M. Hubbard.
▲Waterbury*•† New Haven	TERRY & BRONSON.
Watertown*•† ..Litchfield	D. F. Webster.
West Cornwall*•†..Litch.	See Litchfield.
West Haven*•†..New Hav.	See New Haven.
Westport* .....Fairfield	See Bridgeport.
Wethersfield*•† .Hartford	See Hartford.
West Winsted*†...Litchf'd	Samuel A. Herman.
▲Willimantic*•† .Windham	GEORGE W. MELONY.
Winchester.....Litchfield	See Winstead.
Windham*• ....Windham	See Willimantic.
Windsor*•†.....Hartford	See Hartford.
Windsor Locks*•† . Hart.	J. Warren Johnson.
Winsted*•†..... Litchfield	SAMUEL A. HERMAN.
Woodbury*†....Litchfield	Huntington & Warner.
Woodstock*....Windham	See Putnam.
Yantic*•†....New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton .....Kent	See Dover.
Delaware City*•†NewCas.	See Wilmington.
Delmar*•† ..... Sussex	See Salisbury, Md.
¶▲Dover*•† .....Kent	KENNEY & MAGEE.
▲Georgetown*•† .....Sussex	Woodburn Martin.
Harrington*•† ..... Kent	See Dover.
Laurel .....Sussex	See Georgetown.
Lewes .....Sussex	See Georgetown.
Middletown*•†NewCastle	Martin B. Burris.
Milford*•†..... Kent	W. F. Causey & Son.
Newark*•†....New Castle	See Wilmington.
New Castle*•† New Castle	JOHN H. RODNEY.
Newport*•†...New Castle	See Wilmington.
Odessa*.....New Castle	See Wilmington.
Seaford*•† ..... Sussex	See Georgetown.
Smyrna*•† ..... Kent	See Dover.
▲Wilmington*•†NewCastle	HUGH C. BROWNE, Bayard Bldg. Attorney for American Surety Co. of New York. Refers to First National Bank.
" ..... "	WILLARD SAULSBURY, 909 Market St. Attorney for Union National Bank.
" ..... "	CHRISTOPHER L. WARD, Equitable Building. Commercial law and collections.

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DISTRICT OF COLUMBIA.

Town and County.	Name.
Anacostia*†.....D. C.	See Washington.
Georgetown*†.....D. C.	CHARLES H. CRAGIN.
¶▲Washington*†.... D. C.	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	PERCIVAL M. BROWN, Attorney, WALTER C. CARROLL, Associate, 412 Fifth St. N. W. Reference: Second National Bank.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1325 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Columbia National Bank, and National Bank of the Republic.
" ..... "	RALSTON & SIDDONS, Loan & Trust Bldg. Attorneys for the West End National Bank and Union Savings Bank.

FLORIDA.

Town and County.	Name.
▲Apalachicola*•†.Franklin	H. C. Hicks.
▲Arcadia*•†.....De Soto	CHARLES W. FORRESTER.
Avon Park*.....De Soto	H. B. Saunders, Jr.
▲Bartow*•†.....Polk	H. K. OLLIPHANT.
▲Blountstown*•.. Calhoun	See Marianna.
▲Braidentown*•† .Manatee	J. J. STEWART.
▲Bristol*• ..... Liberty	See Tallahassee.
▲Bronson*•†.....Levy	E. A. Pinnell.
▲Brooksville*•† .Hernando	G. C. Martin.
Cedar Keys*•†.....Levy	E. J. Lutterloh.
Cocoa*•† .....Brevard	See Titusville.
▲Crawfordville*† .Wakulla	R. Don McLeod.
▲Dade City*•†.....Pasco	J. A. Hendley.
Daytona*•† .....Volusia	C. H. Spencer.
▲De Funiak Spgs*•†Walt'n	S. K. Gillis.
▲Deland*•†.....Volusia	F. C. Austin.
Eustis*•†.....Lake	B. S. Weeks.
▲Fernandina*•† .....Nassau	H. J. BAKER.
Fort Meade*•†.....Polk	T. M. Stansfield.
▲Gainesville*•†....Alachua	W. C. JACKSON.
▲Greencove Spgs*•† ..Clay	P. C. Fisher.
Interlachen*•†....Putnam	See Palatka.
▲Iverness*•†.....Citrus	W. J. Barnett.
▲Jacksonville*•† .... Duval	COOPER & COOPER, General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	DUNCAN U. FLETCHER. Attorney for First National Bank of Florida.
▲Jasper*•† .....Hamilton	Roberson & Small.
▲Juno .....Dade	See Palm Beach.
▲Key West*•† .....Monroe	GEO. B. PATTERSON.
▲Kissimmee*•† .....Osceola	J. N. Taylor.
▲Lake City*•†....Columbia	A. J. Henry.
Lakeland*•†.....Polk	Pierce & Tucker.
Leesburg*•† .....Lake	Tinnon & McNamee.
▲Live Oak*•†....Suwannee	M. E. Broome.
▲Macclenny*•.....Baker	See Jacksonville.
▲Madison*•†.....Madison	C. B. ASHLEY.
▲Marianna*•†.....Jackson	Milton & Milton.
▲Mayo* .....Lafayette	George W. Breare.
Melbourne*•† .... Brevard	Reeves & Hogg.
Miami*•† .....Dade	ROBBINS & GRAHAM.
▲Milton*•†.....Santa Rosa	E. Amos.
▲Monticello*•† .. Jefferson	D. A. Finlayson.
▲Myers*• .....Lee	L. A. Hendry.
▲Ocala*•† ..... Marion	ALLEN & WRIGHT.
Orange City*•†.... Volusia	F. C. Austin.
▲Orlando*•† .....Orange	MASSEY & BAUMGARTEN.
▲Palatka*•† ..... Putnam	R. W. & W. M. DAVIS.
Palm Beach*•† .....Dade	Robbins, Graham & Chillingworth.
▲Pensacola*•† ...Escambia	BLOUNT & BLOUNT.
" ..... "	WM. FISHER.
▲Perry*.....Taylor	See Madison.
Punta Gorda*•† ..De Soto	I. H. Trabue.
▲Quincy*•† ..... Gadsden	P. W. White.
Sanford*•† .....Orange	E. K. FOSTER.
▲Stanton*•.....Marion	See Ocala.
▲Starke*•†.....Bradford	J. T. Wills.
▲St. Augustine*•† St. Johns	W. W. DEWHURST.
St. Petersb'g*•†.Hillsboro	A. Macleod.
▲Sumterville*•.....Sumter	A. C. Clark.
¶▲Tallahassee*•†..... Leon	R. W. WILLIAMS.
▲Tampa*•† .....Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*•†.Hillsboro	See Tampa.
▲Tavares*•†.....Lake	Alex. St. Clair Abrams.
▲Titusville*•† .....Brevard	G. Cary-Elwes.
▲Vernon .....Washington	See Marianna.
▲Westville*•† .....Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*•† .....Wilcox	T. L. Holton.
Acworth*•† .....Cobb	J. J. Northcot
▲Albany*•† .....Dougherty	D. H. POPE & SON.
▲Alpharetta* .....Milton	J. P. Brooke.
▲Americus*•† .....Sumter	HOOPER & CRISP.
▲Appling.....Columbia	D. C. Moore.
▲Athens*•†.....Clarke	STRICKLAND & GREEN.
¶▲Atlanta*•† .....Fulton	WILLIAM D. ELLIS, 41 Broad St. Attorney for the Fourth National Bank, Atlanta Trust & Banking Co.
" ..... "	HAMMOND, SKEEN & LANGLEY, 414-5 English-American Bldg. References: Third National Bank, Atlanta National Bank.
" ..... "	N. J. & T. A. HAMMOND, Temple Court. Refer to any bank in Atlanta. Practice in all courts.
" ..... "	A. J. ORME, Equitable Bldg. Representing Lowry Banking Co., Maddox-Rucker Banking Co., Atlanta.
▲Augusta*•† ....Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
" ..... "	FRANK H. MILLER. Refers to National Bank of Augusta.
▲Bainbridge*•†....Decatur	Donaldson & Hawes.
Barnesville*•†.....Pike	S. N. Woodward.
▲Baxley*•†.....Appling	Thomas & Parker.
▲Blackshear*•†.....Pierce	R. G. Mitchell, Jr.
▲Blairsville.....Union	W. E. Chandler.
▲Blakely*•†.....Early	R. H. Powell & Son.
▲Blueridge*†.....Fannin	O. R. Dupree.
Boston*•† .....Thomas	See Thomasville.
▲Brunswick*•† .....Glynn	W. G. BRANTLEY.
▲Buchanan*•† ..Haralson	J. M. McBride.
▲Buena Vista*•†....Marion	George P. Monroe.
Buford*•†.....Gwinnett	C. H. Smith, Jr.
▲Butler*•† .....Taylor	O. M. Colbert.
▲Calhoun*•† .....Gordon	W. R. Rankin.
▲Camilla*•† .....Mitchell	S. S. Bennett.
▲Canton*†.....Cherokee	George I. Teasley.
▲Carnesville*.....Franklin	W. R. Little.
▲Carrollton*•† .....Carroll	R. D. Jackson.
▲Cartersville*•†....Bartow	JOHN W. AKIN.
▲Cedartown*•†.....Polk	J. A. Blance.

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Town and County.	Name.
▲Clarkesville*●†Habersh'm	J. C. Edwards.
▲Clayton*	W. S. Paris.
▲Clevelandᵃ	J. W. H. Underwood.
▲Clinton	Richard Johnson.
▲Clyde	See Savannah.
Cochran*●	Z. V. Peacock.
▲Colquitt	C. C. Bush.
▲Columbus*●	McNEILL & LEVY.
▲Conyers*●	John R. Maddox.
Cordele*●	THOMSON & WHIPPLE.
▲Covington*●	J. G. Lester.
▲Crawfordsville*●†	H. M. Holden.
Culloden*●	See Forsyth.
▲Cumming*	H. L. Patterson.
Cusseta*●	C. C. Minter.
▲Cuthbert*●	W. C. WORRILL.
▲Dahlonega*	Price & Charters.
▲Dallas*●	A. J. Camp.
▲Dalton*●	R. J. & J. McCAMY.
▲Danielsville*	D. W. Meadow.
▲Darien*●	C. L. Livingston.
Davisboro*●	See Louisville.
▲Dawson*●	JAMES G. PARKS.
▲Dawsonville*	J. M. Bishop.
▲Decatur*●	Braswell & Smith.
Demorest*●	Crane & McMillan.
▲Douglas*	Quincey & McDonald.
▲Douglasville*●	W. T. Roberts.
▲Dublin*●	P. L. Wade.
▲Eastman*●	Smith & Clements.
▲Eatonton*●	W. B. Wingfield.
▲Elberton*●	Z. B. ROGERS.
▲Ellaville*●	C. R. McCrory.
▲Ellijay*●	J. P. Perry.
▲Fairburn*●	L. S. Roan.
▲Fayetteville*●	T. V. Lester.
Fitzgerald*●	RYMAN & KENNEDY.
Flovilla*●	See Jackson.
Flowery Branch*●	See Gainesville.
▲Forsyth*●	R. L. Berner.
▲Fort Gaines*●	W. A. Scott.
Fort Valley*●	H. A. MATHEWS.
▲Franklin*	D. B. Whittaker.
▲Gainesville*●	DUNLAP & DUNLAP.
▲Georgetown*●	T. L. Guerry.
▲Gibson*●	B. F. Walker.
▲Greensboro*●	H. T. Lewis.
▲Greenville*●	H. W. Hill.
▲Griffin*●	ROBERT T. DANIEL.
▲Hamilton*●	B. H. Walton.
Harmony Grove*●	R. L. J. Smith.
▲Hartwell*●	A. G. McCurry.
▲Hawkinsville*●	W. L. & WARREN GRICE.
▲Hiawassee*	J. H. Davis.
▲Hinesville*●	S. B. Brewton.
Hogansville*●	E. C. Mobley.
▲Homer*	Oscar Brown.
▲Homerville*●	Dickerson & Townsend.
▲Irwinton*	J. W. Lindsey.
▲Irwinville	J. H. Buchanan.
▲Isabella*●	J. G. Polhill.
▲Jackson*●	M. P. HALL.
▲Jasper*●	J. W. Henley.
▲Jefferson*●	E. C. Armistead.
▲Jessup*●	D. M. Clark.
▲Jonesboro*●	W. M. Wright.
▲Knoxville*†	W. J. Wallace.
▲Lafayette*●	Lumpkin & Shattuck.
▲La Grange*●	J. H. COTTER.
▲Lawrenceville*●	C. H. Brand.
▲Leesburg*●	Long & Son.
▲Lexington*●	W. M. Howard.
▲Lincolnton	J. E. Strother.
▲Louisville*●	Hudson & Wright.
▲Lumpkin*●	G. R. ELLIS.
▲Macon*●	HILL, HARRIS & BIRCH. Refer to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*●	George & George.
▲Marietta*●	CLAY & BLAIR.
Marshallville*●	See Oglethorpe.
Maysville*●	G. W. Brown.
▲McDonough*●	E. J. Reagan.
▲McRae*●	E. D. Graham.
▲Milledgeville*●	WHITFIELD, ALLEN & MOORE.
Millen*●	W. V. Tyler.
▲Monroe*●	B. S. Walker.
Montezuma*●	H. L. McKinzie & Son.
▲Monticello*●	F. Jordan, Sr.
▲Morgan*	L. G. Cartledge.
▲Moultrie*●	T. W. MATTOX.
▲Mt. Vernon*●	J. B. Geiger.
▲Nashville*	Peeples & Alexander.
▲Newman*●	STALLINGS & ORR.
▲Newton*	A. S. Johnson.
▲Oglethorpe*●	A. H. Perry.
Pelham*●	See Camilla.
▲Perry*●	J. H. Houser.
▲Preston*●	S. R. Stevens.
▲Quitman*●	C. M. HITCH.
▲Reidsville*	E. C. COLLINS.
Reynolds*●	R. S. Foy.
Richland*●	D. B. Harrell.
▲Ringgold*●	J. H. Anderson.
▲Rome*●	ALMER R. DAVIS.
▲Sandersville*●	Tyson & Chambers.
▲Savannah*●	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senola*●	W. H. Taylor.
Shellman*●	W. C. Worrill.
Social Circle*●	T. Spearman.
▲Sparta*●	H. R. LEWIS.
▲Springfield	J. H. Hodge.
▲Springplace*	C. L. Henry.
▲Statenville	W. S. West.
▲Statesboro*†	Groover & Johnson.
▲St Mary's*	See Brunswick.
▲Summerville*●	J. M. Bellah.
▲Swainsboro*●	R. J. Williams.
▲Sylvania*●	E. K. Overstreet.
Sylvester*	J. G. Polhill.
▲Talbotton*†	J. M. Mathews.
Tallapoosa*●	Head & Head.
Tennille*●	John C. Harmon.
▲Thomaston*●	J. A. Cotten.
▲Thomasville*●	THEODORE TITUS.
▲Thomson*●	John T. West.
Tifton*●	John Murrow.
Toccoa*●	JOHN W. OWEN.
▲Traders Hill	See Waycross.
▲Trenton*●	W. M. & J. P. Jacoway.
Unadilla*●	J. L. Jones.
▲Valdosta*●	A. T. WOODWARD.
▲Vienna*●	J. H. Woodward & Son.
▲Warrenton*●	James Whitehead.
▲Washington*●	W. M. & M. P. REESE.
▲Watkinsville*●	B. E. Thrasher.
▲Waycross*●	TOOMER & REYNOLDS.
▲Waynesboro*●	W. R. Callaway.
West Point*●	R. A. S. Freeman.
Winder*●	W. H. Quarterman.
▲Wrightsville*●	V. B. Robinson.
▲Zebulon*●	J. S. Pope.

IDAHO.

Town and County.	Name.
▲Albion*	K. I. Perky.
▲Blackfoot*●	F. S. Dietrich.
¶▲Boise*●	J. H. RICHARDS.
▲Caldwell*●	H. A. Griffiths.
▲Challis*	Milton A. Brown.
Coeur d'Alene*●	E. McBee.
Genesee*●	See Moscow.
Grangeville*	W. N. Scales.
▲Hailey*●	TEXAS ANGEL.
▲Idaho City*	Carl Paine.
Idaho Falls*●	H. J. HASBROUCK.
Juliaetta*●	See Moscow.
Kendrick*●	Coults & Steele.
▲Lewiston*●	JAMES E. BABB.
▲Malad City*	GEO. E. GRAY.
Montpelier*●	J. C. Rich.
▲Moscow*●	S. S. Bassett.
▲Mt. Idaho*	W. N. Scales.
▲Murray*	C. W. Beale.
▲Paris*†	James H. Hart.
Payette*●	Burgan & Rogers.
▲Pocatello*●	EDEN & TERRELL.
▲Rathdrum*●	C. L. Hietman.
▲Salmon*	F. J. Cowen.
▲Shoshone*●	J. S. Waters.
▲Silver City*	J. G. Watts.
▲St. Anthony*	J. E. COCHRAN.
Wallace*●	C. W. Beale.
Wardner*●	W. N. Morphy.
▲Weiser*●	Frank Harris.

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ILLINOIS.

Town and County.	Name.
Abingdon*†.....Knox	See Galesburg.
Adair*†..... McDonough	See Macomb.
Albany*†.....Whiteside	D. S. Efner.
▲Albion*†.....Edwards	J. M. Campbell.
▲Aledo*†.....Mercer	BASSETT, MAIN & BASSETT.
Alexis*†.....Warren	Thomas R. Squires.
Allerton*†.... Vermilion	See Danville.
Alpha*†. .....Henry	J. A Widney.
Altamont*†.. Effingham	F. M. Schilling.
Alton*†..... Madison	H. S. BAKER.
Amboy*†.....Knox	L. K. Byers.
Anchor*†.....Lee	W. E. Ives & Son.
Anna*†.....McLean	D. B. Stewart.
Annawan*†.....Union	DODD & PICKRELL.
Antioch*.....Henry	W. H. Holzinger.
Apple River*†Jo Daviess	J. W. McDonald.
Arcola*†.....Douglas	J. S. Lamont.
Arenzville*†.....Cass	Barricklow & Cofer.
Argenta*†.....Macon	G. Engelbach.
Armington*†...Tazewell	See Decatur.
Armstrong*†.Vermilion	See Bloomington.
Arrowsmith*†...McLean	John Smith, Jr.
Arthur*†..... Moultrie	H. J. Thompson.
Ashkum*†.....Iroquois	M. Watson.
Ashland*†.....Cass	See Watseka.
Ashley*†....Washington	I. H. Stanley.
Ashton*†..... Lee	See Nashville.
Assumption*†..Christian	V. H. Myers.
Astoria*†..... ..Fulton	See Taylorville.
Athens*†.....Menard	S. P. CUMMINGS.
Atkinson*†.....Henry	See Petersburg.
Atlanta*†.....Logan	See Cambridge.
Atwood*†.....Platt	F. L. Capps.
Auburn*†.....Sangamon	See Monticello.
Augusta*†.....Hancock	R. H. McAulty.
Aurora*†.....Kane	W. H. Mead.
Austin*†.....Cook	JOHN M. RAYMOND.
Ava*†.....Jackson	P. V. Castle.
Avon*†.....Fulton	S. W. Treesch.
Barrington*†.....Cook	M. Head.
Barry*†.....Pike	See Waukegan.
Batavia*†..... Kane	J. K. Crawford.
Beardstown*†.....Cass	J. O. McCLELLAN.
Beecher*†.....Will	R. R. HEWITT.
Belleville*†.....St. Clair	See Grant Park.
▲Bellflower*†.... McLean	M. W. WEIR.
Belvidere*†.....Boone	See Farmer City.
▲Bement*†.....Platt	ROBERT W. WRIGHT.
Benson*†.....Woodford	W. G. Cloyd.
Benton*†..... Franklin	D. Davis.
▲Bethany*†.....Moultrie	Flannigan & Payne.
Biggsville*†.. Henderson	See Sullivan.
Blandinsville*†.McDon'h	See Opuawka.
▲Bloomington*†..McLean	N. S. Campbell.
	E. E. DONNELLY. Represents twenty-seven commercial agencies. Refer to State National Bank.
Blue Island*†.....Cook	BORMAN & McGRATH.
Blue Mound*†.....Macon	See Decatur.
Bluffs*†.....Scott	Franklin C. Funk.
Bonegap*†.....Edwards	See Albion.
Bowen*†.....Hancock	E. C. PETER.
Braceville*†.....Grundy	E. D. SCOTT.
Bradford*†.....Stark	See Toulon.
Braidwood*†.....Will	WILLIAM MOONEY.
Breese*†.....Clinton	See Carlyle.
Brighton*†.....Macaupin	D. D. Goodell.
Brimfield*†.....Peoria	See Peoria.
Broadlands*†Champaign	See Tuscola.
Brocton*†.....Edgar	J. U. Beck.
Buckley*†..... Iroquois	W. L. R. Johnson.
Buda*†.....Bureau	Jesse Emerson.
Buffalo*†..... Sangamon	See Springfield.
Bunker Hill*†..Macoupin	David E. Keefe.
Bushnell*†..McDonough	T. J. SPARKS.
Byron*†.....Ogle	J. C. Woodburn.
Cabery*†.....Ford	See Kankakee.
Cairo*†.....Alexander	GREEN & GILBERT.
▲Cambridge*†..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*†.Jackson	See Murphysboro.
Camp Point*†.....Adams	Orrin Dilley.
Canton*†..... Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*†.....Boone	H. B. Stevenson.
Carbondale*†....Jackson	ANDREW S. CALDWELL.
▲Carlinville*†...Macaupin	RINAKER & RINAKER.
▲Carlyle*†.....Clinton	James McHale.
▲Carmi*†..... White	FARRISH & PARRISH.
Carrier's Mills*†...Saline	See Harrisburg.
▲Carrollton*†.....Greene	HENRY T. RAINEY.
Carterville*†Williamson	George A. Henshaw.
▲Carthage*†.... Hancock	D. MACK & SON.
Casey*†.....Clark	W. S. LOWRY.
Cedarville*†.. Stephenson	See Freeport.
Centralia*†.....Marion	S. L. DWIGHT.
Cerro Gordo*†.....Piatt	See Monticello.
Chadwick*†.....Carroll	H. R. PARSONS.
Champaign*† Champaign	A. H. BRYAN.
Chandlerville*†.....Cass	See Beardstown.
Chapin*†..... Morgan	See Jacksonville.
▲Charleston*†.....Coles	A. C. ANDERSON.
Chatham*†... Sangamon	See Springfield.
Chatsworth*† Livingston	See Pontiac.
Chebanse*†.....Iroquois	See Kankakee.
Chenoa*†.....McLean	W. L. Miller.
▲Chester*†.....Randolph	J. B. SIMPSON.
▲Chicago*†..... Cook	AUSTIN, LENNARDS & JONES, Chamber of Commerce Bldg. References: Attorneys for R. G. Dun & Co., New York and Chicago; E. W. Gillett, Chicago; Northern Trust Co.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
" ..... "	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	FLOWER, SMITH & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	LOEB & ADLER, Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refer to State Bank, and Title Guarantee & Trust Co.
" ..... "	McCLELLAN, SPENCER & BAKER, Bedford Bldg. Refer to First National Bank. Insurance and corporate law.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan and Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	CONRAD H. POPPENHUSEN Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refers to Commercial National Bank.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
Chicago Heights*† Cook	See Chicago.
Chillicothe*†.....Peoria	H. C. Pettett.
Chrisman*†.....Edgar	R. S. Cusick.
Cisco*†..... ....Piatt	See Monticello.
Cissna Park*† ..Iroquois	Isaac Miller Hamilton.
Clay City..... .....Clay	F. M. Chaffin.
Clayton*†.....Adams	See Quincy.
Clifton*†..... Iroquois	See Hoopeston.
▲Clinton*†.....DeWitt	JOHN FULLER.
Coal City*†... .. Grundy	E. D. Scott.
Cobden*†..... Union	See Jonesboro.
Colchester*†McDonough	Thomas Richards.
Colcta*.....Whiteside	See Morrison.
Colfax*†.....McLean	James P. Grove.
Collinsville*† ..Madison	BURROUGHS BROS.
Collison*†.....Vermilion	See Danville.
Cooksville*†.....McLean	See Arrowsmith.
Coulterville*†. Randolph	A. Russell.
Cowden*†.....Shelby	C. R. Torrence.
Creal Sp'gs*† Williamson	George B. White.
Creston*†..... .....Ogle	B. Knapp.
Cropsey*†..... McLean	See Peoria.
Crossville*†. .....White	See Carmi.
Cuba*†.....Fulton	See Canton.
Cullom*† .....Livingston	L. E. Swope.
Dallas City*†... Hancock	J. H. Ranck.
Dalton City*†...Moultrie	J. N. Loving.
Danforth*†.....Iroquois	T. F. Donovan.
Danvers*†.....McLean	J. E. Jennings.
▲Danville*● .....Vermilion	TILTON & CUNDIFF.
Davis*†.....Stephenson	See Freeport.
▲Decatur*†.....Macon	JAMES M. LEE. Refers to Milliken National Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. * State Capital.

Town and County.	Name.
Deer Creek*•†...Tazewell	L. A. Buchner.
DeKalb*•†.... ....DeKalb	POND & KENNEDY.
DeLand*•†.....Platt	See Monticello.
Delavan*•†.....Tazewell	O. Jones.
Des Plaines*•†.....Cook	See Chicago.
Divornon*•† .. Sangamon	See Springfield.
▲Dixon*•†.....Lee	R. S. FARRAND.
Dongola*•† ..... Union	See Jonesboro.
Downer's Grove*•† .DuP.	M. Slusser.
DuQuoin*•†.....Perry	R. W. S. WHEATLEY.
Durand*•† ....Winnebago	Frank Friedl.
Dwight*•†.....Livingston	ROMBERGER & SMITH.
Earlville*•†.....La Salle	W. H. Norton.
East Dubuque*•†.Jo Dav.	See Galena.
East Lynn*•†...Vermilion	O. O. Ross.
Easton*•† .....Mason	A. T. Depue.
East St. Louis*•† .St.Clair	WISE & McNULTY.
Edelstein*•† .....Peoria	See Peoria.
Edinburg*•† .... Christian	C. A. Prater.
▲Edwardsville*•† .Madison	B. G. WAGGONER.
▲Effingham*•† ..Effingham	WOOD BROS.
Elburn*•†.....Kane	W. R. S. Hunter.
Eldorado*•† .....Saline	W. S. Summers.
Elgin*•† .....Kane	HOPSON & HOLLEMBEAK.
Elizabeth*•†...Jo Daviess	J. C. McKenzie.
▲Elizabethtown*• ..Hardin	John C. Oxford.
Elkhart*•† .....Logan	See Lincoln.
Elliott*•† .....Ford	See Paxton.
Ellisville*†.....Fulton	See Canton.
Ellsworth*•†.....McLean	See Bloomington.
Elmhurst*•† .....DuPage	George Sawin.
Elmwood*•†.....Peoria	Putnam & Sturtevant.
El Paso*•† .....Woodford	J. I. KERR.
Emden*•† .....Logan	See Lincoln.
Enfield*•† .....White	Jonn N. Wilson.
Englewood•† ..... Cook	See Chicago.
Equality*•†.....Gallatin	See Shawneetown.
Erie*•† .....Whiteside	William H. Allen.
Essex*•† .....Kankakee	See Kankakee.
Eureka*•† .....Woodford	J. ALBERT BRIGGS.
Evanston*•† .....Cook	J. F. BOYER.
Evansville*•† .. Randolph	William M. Schuwerk.
Fairbury*•†...Livingston	C. F. H. CARRITHERS.
▲Fairfield*•† ..... Wayne	CREIGHTON & THOMAS.
Fairland*•†.....Douglass	See Tuscola.
Fairmount*•†..Vermilion	See Danville.
Fairview*•†.....Fulton	See Lewiston.
Farina*•† .....Fayette	A. T. Brasel.
Farmer City*•†... DeWitt	HERRICK & HERRICK.
Farmersville*•†..Montg'y	See Springfield.
Farmington*•† ....Fulton	See Canton.
Fillmore*•† .Montgomery	See Hillsboro.
Findlay*•† .....Shelby	See Shelbyville.
Fisher*•†.....Champaign	H. L. Kelly.
Fithian*•†.....Vermilion	See Danville.
Flanagan*•† .. Livingston	C. C. Studley.
Flora*•† .....Clay	Hagle & Shriner.
Foosland*•† .. Champaign	George A. De Long.
Forrest*•†.....Livingston	See Pontiac.
Forreston*•†.....Ogle	Frank Wertz.
Frankfort Station*•† Will	D. S. Stephen.
Franklin*•†.....Morgan	See Jacksonville.
Franklin Grove*•† .....Lee	See Dixon.
▲Freeport*•†...Stephenson	W. N. CRONKRITE.
Fulton*•† .....Whiteside	C. C. McMahon.
Galatia*•† .....Saline	A. E. Somers.
▲Galena*•† ..... Jo Daviess	J. C. O'NEILL.
▲Galesburg*•†.....Knox	CARNEY, SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
" ..... "	JAMES T. WASSON. Commercial law and adjustments. Refers to any bank in city.
Galva*•†.....Henry	N. F. ANDERSON.
Gardner*•†. .....Grundy	See Morris.
Geneseo*•† .....Henry	DUNHAM & FOSTER.
▲Geneva*•†.....Kane	W. R. S. HUNTER.
Genoa*•†.....De Kalb	A. S. Hollembeak.
Georgetown*•† Vermilion	See Danville.
Gibson City*•†..... Ford	L. A. CRANSTON.
Gifford*•†.....Champaign	See Urbana.
Gillespie*•†.....Macoupin	J. M. Hampton.
Gilman*•† .....Iroquois	Spencer S. Cone.
Girard*•† ..... Macoupin	Knotts & Terry.
▲Golconda*• ..... Pope	MOORE & BEAMES.
Golden*•† ..... Adams	See Quincy.
GoodHope*•†McDonough	Agnew & Vose.
Grafton*•† .....Jersey	See Jerseyville.
Grand Ridge*•†... La Salle	See Ottawa.
Grant Park*• ..Kankakee	E. H. Buck.
Grayville*•† .....White	T. G. Parker.
Greenfield*•†.....Greene	See Carrollton.
Greenup*•†.. Cumberland	W. H. McDonald.
Greenview*•†.....Menard	R. L. Walker.
▲Greenville*•†.....Bond	NORTHCOTT, FRITY & HOLLES.
Gridley*•† .....McLean	C. M. Coyle.
Griggsville*•† .....Pike	See Pittsfield.
Grove City*.....Christian	See Pana.

Town and County.	Name.
Hamilton*•† .... Hancock	J. L. Miller.
Hammond*•† .....Piatt	See Monticello.
Hamphlre*•† .....Knox	See Elgin.
Hanover*• .....Jo Daviess	See Galena.
▲Hardin* .....Calhoun	T. J. Selby.
▲Harrisburg*•† .....Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*•†.....McHenry	J. B. Lyon.
Harvel*•† ...Montgomery	See Springfield.
Harvey*•† .....Cook	L. J MOUSER.
▲Havana*•†.....Mason	WALLACE & LACEY.
Hebron*•†.....McHenry	See Harvard.
▲Hennepin*.....Putnam	W. H. CASSON.
Henry*•†.....Marshall	Fred S. Potter.
Herrick*•† .....Shelby	See Ramsey.
Herscher*•†....Kankakee	See Kankakee.
Heyworth*•† .....McLean	See Bloomington.
Highland*•† .....Madison	Timothy Gruaz.
▲Hillsboro*•†.Montgomery	FRED A. RANDLE.
Hinckley*•†.....DeKalb	See Aurora.
Holcomb*•†.....Ogle	C. E. Oakes.
Homer*•†.....Champaign	See Champaign.
Hoopeston*•†..Vermilion	CHARLES L. CHAMBERLAIN.
Hopedale*•†.....Tazewell	See Pekin.
Hunne*•†.....Edgar	T. J. Copfman.
Huntley*•†.....McHenry	See Woodstock.
Hutsonville*•† .Crawford	See Robinson.
Hyde Park† ..... Cook	See Chicago.
Illiopolis*•†....Sangamon	S. P. Williams.
Ipava*•† ..... Fulton	W. A. Babcock.
Iuka*•†.....Marion	See Salem.
Ivesdale*•†....Champaign	See Monticello.
▲Jacksonville*•† ..Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*•†.....Jersey	O. B. Hamilton.
▲Joliet*•†.....Will	HILL, HAVEN & HILL. Refer to First National Bank.
▲Jonesboro*•† .....Union	Karraker & Lingle.
Joy*•† .....Mercer	See Aledo.
Kane*•† .....Greene	See Carrollton.
▲Kankakee*•†...Kankakee	H. K. WHEELER.
Kansas*•† .....Edgar	E. G. Rose.
Keithsburg*•† ....Mercer	L. D. Kirkpatrick.
Kenney*•† .....DeWitt	Scroggin & Co.
Kewanee*•†.....Henry	BLISH & LAWSON.
Kings*•† .....Ogle	See Oregon.
Kingston*•† .....DeKalb	See DeKalb.
Kinmundy*•†.....Marion	John F. Donovan.
Kirkland*•†.....DeKalb	See Aurora.
Kirkwood*•† .....Warren	See Monmouth.
Knoxville*•† ..... Knox	E. A. Corbin.
▲Lacon*•†.....Marshall	B. W. WRIGHT.
Ladd*•† .....Bureau	J. W. BLEE.
Lafayette*•† .....Stark	See Toulon.
La Grange*•†.....Cook	F. L. Grant.
La Harpe*•†.....Hancock	L. S. McCrory.
La Moille*•†.....Bureau	H. A. Stanard.
Lanark*•† .....Carroll	C. W. Middlekauff.
La Rose*•†.....Marshall	C. H. Justis.
La Salle*•†.....La Salle	HASKINS & PENNICK.
Latham*•†.....Logan	F. A. Gasaway.
▲Lawrenceville*•† Lawr'ce	GEORGE W. LACKEY.
Leaf River*•†.....Ogle	George E. Johnson.
Leland*•†.....La Salle	L. B. Olmstead.
Lemont*•† .....Cook	See Lockport.
Lena*•†.....Stephenson	See Freeport.
Le Roy*•† .....McLean	E. D. RIDDLE.
▲Lewistown*•† .....Fulton	HARRY M. WAGGONER.
Lexington*•† .....McLean	S. L. Smith.
Libertyville*•†.....Lake	Clarence N. Durand.
▲Lincoln*•† .....Logan	S. L. WALLACE.
Litchfield*•† Montgomery	McWilliams & Sons.
Little York*•†.....Warren	See Monmouth.
Laoml*•† .....Sangamon	Joseph Jones.
Lockport*•†.....Will	C. B. CHEADLE.
Lodia*•†.....Iroquois	Nathan P. Goodell.
London Mills*•†...Fulton	M. T. Robinson.
Lostant*•†.....La Salle	See La Salle.
▲Louisville*† .....Clay	Barnes & Rose.
Lovington*•†....Moultrie	O. T. Atchison.
Mackinaw*•†....Tazewell	N. Campbell.
▲Macomb*•† ..McDonough	NEECE & SON.
Macon*•† .....Macon	See Decatur.
Mahomet*•† ..Champaign	See Champaign.
Malta*•† .....DeKalb	D. F. Pease.
Manchester*•† .....Scott	Knight & Million.
Manhattan*•† ..... Will	F. M. Fahey.
Manito*•† .....Mason	See Pekin.
Mansfield*•† .....Piatt	C. F. Mansfield.
Manteno*•†.....Kankakee	Winfield S. Campbell.
Maple Park*•† .....Kane	See Geneva.
Maquon*•† .....Knox	See Galesburg.
Marengo*•† .....McHenry	A. B. Coon.
▲Marion*•† .... Williamson	George W. Young.
Marissa*•†.....St. Clair	R. S. Hamilton.
Maroa*•†.....Macon	B. F. Shipley.
Marseilles*•†.....La Salle	See Ottawa.
▲Marshall*•† .....Clark	FRED J. BARTLETT.
Martinsville*•† .....Clark	H. Gasaway.
Marysville. .....Vermilion	See Danville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Mascoutah*† ....St. Clair	George F. Wombacher.
Mason City*† .....Mason	G. W. ELLSBERRY.
Mattoon*† .....Coles	ANDREWS & VAUSE.
Mazon*† .....Grundy	M. S. Denney.
McHenry*† ....McHenry	H. C. Mead.
McLean*† .....McLean	See Atlanta.
▲McLeansboro*† Hamilt'n	W. B. FLANNIGAN.
Mechanicsburg*...Sang'n	See Springfield.
Media*† .....Henderson	See Oquawka.
Medora*† .....Macoupin	J. W. Kitzmiller.
Melvin*† .....Ford	J. M. Thompson.
Mendon*† .....Adams	See Quincy.
Mendota*† .....La Salle	JOHN F. MADDEN.
Meredosia*† .....Morgan	See Jacksonville.
▲Metamora*† .. Woodford	A. R. Rich.
▲Metropolis City*† Massac	COURTNEY & HELM.
Milford*† .....Iroquois	Kay & Kay.
Milledgeville*† .. Carroll	See Mount Carroll.
Millington*† .....Kendall	See Aurora.
Milton* .....Pike	N. A. Thornton.
Minier*† .....Tazewell	See Pekin.
Minonk*† .....Woodford	THOMAS KENNEDY.
Minooka*† ..... Grundy	John N. Edmonds.
Modesto*† .....Macoupin	J. M. Allyn.
Moline*† ....Rock Island	McENIRY & McENIRY.
Momence*† ...Kankakee	E. P. HARNEY.
Monica*† .....Peoria	See Peoria.
▲Monmouth*† .....Warren	GRIER & STEWART.
▲Monticello*† .....Piatt	C. A. Tatman.
▲Morris*† .....Grundy	E. SANFORD.
▲Morrison*† ....Whiteside	L. T. Stocking.
Morrisonville*† Christi'n	Fred A. Wagoner.
Morton*† .....Tazewell	See Pekin.
▲Mound City*† ....Pulaski	L. M. Bradley.
▲Mt. Carmel*† ....Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*† .....Carroll	GEORGE L. HOFFMAN.
Mt. Morris*† .....Ogle	H. G. Kauffman.
Mt. Olive*† .....Macoupin	Thomas Williamson.
Mt. Pulaski*† .....Logan	F. L. Tomlinson.
▲Mt. Sterling*† .....Brown	Walter I. Manny.
▲Mt. Vernon*† ..Jefferson	ALBERT WATSON.
Moweaqua*† .....Shelby	B. F. Pontius.
▲Murphysboro*† .Jackson	HILL & MARTIN.
Naperville*† ....Du Page	H. H. GOODRICH.
▲Nashville*† .Washington	H. H. Hosmer.
Nat. Stock Yards*†.St. C.	See East St. Louis.
Nauvoo*● ..... Hancock	G. A. RITTER.
Nebo*† .....Pike	I. L. Lemmon.
Neoga*† ....Cumberland	See Toledo.
Neponset*† .....Bureau	See Princeton.
Newark* .....Kendall	N. P. Barnard, Jr.
New Berlin* ...Sangamon	W. M. Warren.
New Boston*† ....Mercer	M. Chamberlain.
New Holland*† ....Logan	See Lincoln.
Newman*† .....Douglas	W. W. Pepper.
▲Newton*† ..... Jasper	FITHIAN & DAVIDSON.
New Windsor*† ...Mercer	W. H. Gladman.
Niantic*† ..... Macon	See Decatur.
Nokomis*† .Montgomery	D. H. Zepp.
Normal*† ..... McLean	R. L. Fleming.
Norris City*† .....White	W. N. Green.
No. Henderson*† .Mercer	B. G. Widney.
Nunda*† ..... McHenry	L. D. Lowell, Jr.
Oakland*† .....Coles	J. F. Green.
Oak Park*† .....Cook	H. R. PEBBLES.
Odell*† .....Livingston	M. E. Wright.
Ogden*† .....Champaign	Wm. Brennan.
Ohio*† ..... Bureau	H. S. Pomeroy.
Okawville*† Washington	F. P. Tcharner.
▲Olney*† .....Richland	J. Lynch, Jr.
Onarga*† .....Iroquois	I. Auerman, J. P
Oneida*† .....Knox	See Galesburg.
▲Oquawka*† ...Henderson	R. Cooper.
Orangeville*†Stephenson	See Freeport.
▲Oregon*† ..... Ogle	FRANCIS BACON.
Orion*† ..... Henry	M. L. Love.
▲Ottawa*† .....La Salle	BREWER & STRAWN.
Palatine*† .....Cook	C. S. Cutting.
Palmyra*† .....Macoupin	J. B. Searcy.
Pana*† .....Christian	E. A. HUMPHREYS & SON.
▲Paris*† .....Edgar	R. L. & G. M. McKINLAY.
Pawnee*● .....Sangamon	J. R. Kincaid.
Paw Paw*† .....Lee	C. F. Preston.
▲Paxton*† .....Ford	KERR & LINDLEY.
Pearl City*† .Stephenson	H. M. Dodds.
Pecatonica*† Winnebago	C. C. Stevens.
▲Pekin*† ..... Tazewell	GRAFF & RIDER.
Penfield*† ... Champaign	See Champaign.
▲Peoria*† .....Peoria	COVEY & COVEY. Refer to Commercial National Bank and Home Savings & State Bank.
Peotone*† .....Will	M. Collins.
Perry* .....Pike	G. W. Hinman.
Peru*† .....La Salle	F. T. BEERS.
▲Petersburg*† ....Menard	T. W. McNEELY.
Philo*† .....Champaign	See Champaign.
▲Pinckneyville*† ... Perry	W. T. Vaughn.
Piper City*† .....Ford	John R. Lewis.
▲Pittsfield*† .....Pike	A. C. BENTLEY.
Plainfield*† ..... Will	G. D. Foster.
Plano*† ..... Kendall	TURPIN & DARNELL.
Pleasant Plains*† .Sang'n	See Springfield.
Plymouth*† ....Hancock	George E. Terry.
Polo*† ..... Ogle	Fred Zick.
▲Pontiac*† ....Livingston	A. C. NORTON.
Poplar Grove*† ... Boone	H. D. Blodgett.
Port Byron*● Rock Island	J. W. Simonson.
Potomac*† ....Vermilion	See Danville.
Prairie City*† .McDon'gh	E. A. Boynton.
▲Princeton*† .....Bureau	OWEN G. LOVEJOY.
Princeville*† .....Peoria	See Peoria.
Prophetstown*† Whites'e	William Matthis.
Pullman*† .....Cook	See Chicago.
▲Quincy*† .....Adams	EMMONS & EMMONS. Attorneys for Ricker National Bank, Quincy.
" ..... "	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*† .....Fayette	E. B. Spurgeon.
Rankin*† .....Vermilion	J. F. Campbell.
Rantoul*† ....Champaign	L. A. Smyers.
Raritan* .....Henderson	See Stronghurst.
Ravenswood*† .....Cook	See Chicago.
Raymond*† Montgomery	W. E. Witt.
Red Bud*† .....Randolph	Alfred D. Riess.
Reynolds*† ..Rock Island	See Rock Island.
Richmond*† ...McHenry	See Woodstock.
Richview*† .Washington	Geo. T. Hoke.
Ridge Farm*† Vermilion	H. C. Elliott.
Ridgway*† .....Gallatin	Phillips & Wiedman.
Roanoke*† ....Woodford	P. W. Morris.
Roberts*† .....Ford	See Paxton.
▲Robinson*† ....Crawford	Bradberry & McHatton.
Rochelle*† .....Ogle	Francis E. Dresser.
▲Rockford*† .Winnebago	MARSHALL & TAGGERT.
▲Rock Island*† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*† .....Cook	See Chicago.
Roodhouse*† .....Greene	D. J. Sullivan.
Roseland† .....Cook	See Chicago.
Roseville*† ..... Warren	Leroy S. Scott.
Rossville*† ....Vermilion	W. B. Redden.
▲Rushville*† .....Schuyler	PHILIP E. MANN.
Rutland*† .....La Salle	See Ottawa.
Sadorus*† ....Champaign	See Urbana.
▲Salem*† .....Marion	CHARLES E. JENNINGS.
Sandoval*† ..... Marion	Charles F. Patterson.
Sandwich*† .....De Kalb	John W. Blee.
San Jose*† .....Mason	See Lincoln.
Saunemin*† ..Livingston	W. P. Carrithers.
Savanna*† .....Carroll	F. J. CAMPBELL.
Saybrook*† ..... McLean	George M. Nelson.
Seaton*† .....Mercer	See Aledo.
Seneca*† .....La Salle	C. H. R. Thomas.
Shabbona .....DeKalb	See Sycamore.
Shannon*† .....Carroll	J. Martin.
▲Shawneetown*† .Gallatin	CARL ROEDEL.
Sheffield*† .....Bureau	See Buda.
▲Shelbyville*† .....Shelby	WALTER C. HEADEN.
Sheldon*† .....Iroquois	See Watseka.
Sheridan*† .....LaSalle	See La Salle.
Sherrard† ..... Mercer	See Aledo.
Shipman*† .....Macoupin	See Carlinville
Sidell*† .....Vermilion	See Danville.
Sidney*† .....Champaign	W. A. Vaden.
Sigel*† ....Shelby	E. Kunkler.
Smithfield*† .....Fulton	See Lewistown.
Smithshire† .....Warren	See Monmouth.
Somonauk*† .... DeKalb	W. A. Dennis.
Sorento*† .....Bond	John Driskill.
South Chicago*† ....Cook	See Chicago.
South Evanston*† ...Cook	See Chicago.
Sparta*† .....Randolph	R. J. Goddard.
¶▲Springfield* ..Sangamon	CHAPIN & WOODRUFF. Refer by permission to Illinois National Bank.
Spring Valley*† ..Bureau	A. R. GREENWOOD.
Stanford*† .....McLean	G. E. Hiner.
Staunton*† .....Macoupin	R. E. DORSEY.
St. Anne*† ....Kankakee	W. G. Brooks.
St. Charles*† .....Kane	T. E. Ryan.
St. Elmo*† .....Fayette	J. H. Atterbury.
St. Joseph*† .Champaign	See Champaign.
Sterling*† .... Whiteside	J. & J. DINSMOOR.
Stewardson*† .....Shelby	E. Boggs.
Stillman Valley*† ...Ogle	See Oregon.
Stockton*† ...Jo Daviess	W. S. Eaton.
Stone Fort*† .....Saline	J. M. Walden.
Stonington*† ..Christian	See Taylorville.
Streator*† .....La Salle	H. N. RYON & SON.
Stronghurst*† Henderson	R. F. Robinson.
▲Sullivan*† .....Moultrie	J. R. & W. EDEN.
Sumner*† .....Lawrence	S. C. Lewis.
▲Sycamore*† .....DeKalb	H. T. SMITH.
Table Grove*† ....Fulton	See Lewistown.
Lallula*† ..... Menard	J. J. Baker.
Tamaroa*† .....Perry	See DuQuoin.
Tampica*† .... Whiteside	White & Sheldon.
▲Taylorville*† ...Christian	J. C. McBRIDE.
Thawville*† .....Iroquois	See Gilman.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Tinley Park*•† ..... Cook	See Chicago.
Tiskilwa*•† ..... Bureau	John H. Welsh.
▲Toledo*•† .... Cumberland	CHARLES M. CONNOR.
Tolono*•† ..... Champaign	W. A. Perkins.
Toluca*•† ..... Marshall	W. Hawthorne.
Tonica*•† ..... La Salle	Henry Gunn.
▲Toulon*•† ..... Stark	B. F. Thompson.
Tremont*•† ..... Tazewell	See Pekin.
Trenton*•† ..... Clinton	W. S. Londen.
Troy*•† ..... Madison	Miller & Ritchie.
▲Tuscola*•† ..... Douglas	N. C. LYRLA.
Union Hill•† ... Kankakee	See Kankakee.
▲Urbana*•† .... Champaign	CUNNINGHAM & BOGGS.
Utica*•† ..... La Salle	J. B. Cunniff.
▲Vandalia*•† ..... Fayette	HENRY & HOUSTON.
Varna*•† ..... Marshall	See Lacon.
Vermont*•† ..... Fulton	J. C. Phillips.
Versailles*•† ..... Brown	See Mount Sterling.
▲Vienna*•† ..... Johnson	P. T. Chapman.
Viola*•† ..... Mercer	See Aledo.
Virden*•† ..... Macoupin	H. C. Simons.
▲Virginia*•† ..... Cass	FRED A. SNYDER.
Waggoner*•† Montgom'ry	See Hillsboro.
Walnut*•† ..... Bureau	M. A. Stiver.
Warren*•† ..... Jo Daviess	W. H. Glasgow.
Warrenburg*•† .... Macon	See Decatur.
Warsaw*•† ..... Hancock	JOHN W. MARSH.
Washburn*•† .. Woodford	George P. Gill.
Washington*•† .. Tazewell	John W. Dougherty.
Watagа*•† ..... Knox	See Galesburg.
▲Waterloo*•† ..... Monroe	JOSEPH W. RICKERT.
Waterman*•† .... De Kalb	See Sycamore.
▲Watseka*•† ..... Iroquois	A. F. GOODYEAR.
▲Waukegan*•† ..... Lake	R. W. COON.
Waverly*•† ..... Morgan	E. Etter.
Waynesville*•† ... De Witt	See Clinton.
Weldon*•† ..... De Witt	See Clinton.
Wellington*•† ... Iroquois	See Watseka.
Wenona*•† ..... Marshall	J. H. Jackson.
West Brooklyn*•† .... Lee	See Dixon.
West Chicago*•† . Du Page	C. D. Clark.
Westfield*•† ..... Clark	J. L. Pratt.
West Pullman*•† .... Cook	See Chicago.
West Salem*•† .. Edwards	J. A. Lopp.
▲Wheaton*•† ..... Du Page	WILLIAM NUNN.
White Hall*•† ..... Greene	Mark Meyerstein.
Williamsfield*•† .... Knox	See Galesburg.
Williamsville*•† Sanga'on	See Springfield.
Wilmington*•† ..... Will	J. W. Johnson.
▲Winchester*•† ..... Scott	JAMES A. WARREN.
Windsor*•† ..... Shelby	George C. Smith.
Winnetka*•† ..... Cook	See Chicago.
Winslow*•† ... Stephenson	See Freeport.
Woodhull*•† ..... Henry	A. C. Peck, Jr.
▲Woodstock*•† .. McHenry	V. S. LUMLEY.
Wyanet*•† ..... Bureau	See Princeton.
Wyoming*•† ..... Stark	Frank Thomas.
Xenia*•† ..... Clay	W. S. Morgan.
Yates City*•† ..... Knox	T. J. Klightlinger.
▲Yorkville*•† ..... Kendall	John Fitzgerald.

INDIANA.

Town and County.	Name.
Akron*•† ..... Fulton	S. N. Shester.
Albany*•† ..... Delaware	O. Dowden.
▲Albion*•† ..... Noble	THOMAS M. EELLS.
Alexandria*•† ... Madison	SHANNON & RIZER.
Ambia*•† ..... Benton	W. Lee Bartlett.
▲Anderson*•† .... Madison	HENRY McMAHAN & VANOSDOL.
▲Angola*•† ..... Steuben	S. A. WOOD.
Arcadia*•† ..... Hamilton	L. N. Gilliam.
Argos*•† ..... Marshall	See Plymouth.
Ashley*•† ..... Steuben	George Strayer.
Attica*•† ..... Fountain	ISAAC E. SCHOONOVER.
▲Auburn*•† ..... De Kalb	F. L. WELSHEIMER.
Aurora*•† ..... Dearborn	DOWNEY & SHUTTS.
Batesville*•† ..... Ripley	M. R. Connelley.
▲Bedford*•† ..... Lawrence	BROOKS & BROOKS.
Bern*•† ..... Adams	Kelly & Marner.
▲Bloomfield*•† .... Greene	HARVEY W. LETSINGER.
▲Bloomington*•† .. Monroe	LEE & GRIMES.
▲Bluffton*•† ..... Wells	MASON, BRICKLEY & KOCHER.
▲Boonville*•† ..... Warrick	C. W. ARMSTRONG.
Boswell*•† ..... Benton	See Plymouth.
Bourbon*•† ..... Marshall	J. D. Chaplin.
▲Brazil*•† ..... Clay	GEORGE A. KNIGHT.
Bremen*•† ..... Marshall	See Plymouth.
Bristol*•† ..... Elkhart	Harvey W. Kautz.
Brook*•† ..... Newton	Rich & Stonehill.
Brookston*•† ..... White	Gutherie & Bushell.
▲Brookville*•† ... Franklin	GEORGE F. O'BYRNE.
▲Brownstown*•† .. Jackson	APPLEWHITE & APPLEWHITE.
Butler*•† ..... DeKalb	Andrew J. Baxter.
Cambridge City*•† Wayne	E. Kepler.
Camden*•† ..... Carroll	P. Ray.
▲Cannelton*•† ..... Perry	C. A. WEATHERS.
Carlisle*•† ..... Sullivan	W. B. Akin.
Carthage*•† ..... Rush	See Rushville.
Cayuga*•† ..... Vermilion	J. H. BROWN.
Chalmers*•† ..... White	E. R. Price.
Charlestown*•† ..... Clark	W. H. Watson.
Chesterton*•† ..... Porter	F. F. Morony.
Chrisney*•† ..... Spencer	See Rockport.
Churubusco*•† .. Whitley	W. S. Gandy.
Cicero*•† ..... Hamilton	R. P. Neal.
Clay City*•† ..... Clay	GEORGE W. WILTSE.
Clayton*•† .... Hendricks	See Greencastle.
Clinton*•† ..... Vermilion	D. C. JOHNSON.
Colfax*•† ..... Clinton	F. M. Goldsberry.
▲Columbia City*•† Whitley	ANDREW A. ADAMS.
▲Columbus*•† Bartho'new	COOPER & COOPER.
▲Connersville*•† .. Fayette	McKEE, LITTLE & FROST.
Converse*•† ..... Miami	John W. Edward.
Corunna*•† ..... DeKalb	See Auburn.
▲Corydon* ..... Harrison	George W. Self.
▲Covington*•† ... Fountain	CHARLES M. McCABE.
▲Crawfordsville*•† M'ntg'y	FINLEY P. MOUNT.
▲Crown Point*•† ..... Lake	J. KOPELKE.
Culver* ..... Marshall	V. P. Kirk.
Dalesville*•† .... Delaware	F. & M. Banks.
Dana*•† ..... Vermilion	E. B. James.
▲Danville*•† .... Hendricks	HOGATE & CLARK.
Darlington*•† Montgom'y	A. N. Cave.
▲Decatur*•† ..... Adams	FRANCE & MERRIMAN.
▲Delphi*•† ..... Carroll	SMITH & JULIEN.
Dillsboro*•† .... Dearborn	W. C. D. Stevenson.
Dunkirk*•† ..... Jay	J. T. Day.
Earl Park*•† ..... Benton	Fraser & Isham.
East Chicago*•† ..... Lake	See Hammond.
Eaton*•† ..... Delaware	W. H. Younts.
Edinburg*•† ..... Johnson	A. S. HELMS.
Elizabethtown*•† Barth'w	J. H. Bradford.
Elkhart*•† ..... Elkhart	LEVY CHAMBERLAIN.
Ellettsville*•† .... Monroe	See Bloomington.
Elwood*•† ..... Madison	WARD L. ROACH.
▲English*•† ..... Crawford	John H. Luckett.
▲Evansville*•† Vand'burgh	GEORGE A. CUNNINGHAM, Attorney for First National Bank.
Fairmount*•† ..... Grant	Chas. T. Parker.
Farmland*•† .... Randolph	John A. Moorman.
Flora*•† ..... Carroll	W. A. Pruitt.
Fort Branch*•† .... Gibson	See Mt. Vernon.
Fortville*•† ..... Hancock	Joseph Bills.
▲Fort Wayne*•† ..... Allen	VESEY & HEATON. Attorneys for Fort Wayne Trust Co.
▲Fowler*•† ..... Benton	ERNEST A. CURTIS.
Francesville*•† ... Pulaski	See Winawac.
▲Frankfort*•† ..... Clinton	J. C. FARBER.
▲Franklin*•† ..... Johnson	MILLER & BARNETT.
Frankton*•† ..... Madison	W. B. FOLEY.
Fremont*•† ..... Steuben	J. G. Yeagley.
Galveston*•† ..... Cass	B. B. RICHARDS.
Garrett*•† ..... De Kalb	MYERS & MOUNTZ.
Gas City*•† ..... Grant	J. R. Hadley.
Geneva*•† ..... Adams	William Drew.
Goodland*•† ..... Newton	J. W. Oswald.
▲Goshen*•† ..... Elkhart	BAKER & MILLER.
Gosport*•† ..... Owen	E. S. Davis.
▲Greencastle*•† ... Putnam	JOHN H. JAMES.
▲Greenfield*•† ... Hancock	SAMUEL A. WRAY.
▲Greensburg*•† ... Decatur	MOORE & DAVIS.
Greentown*•† .... Howard	S. J. Cooper.
Greenwood*•† ... Johnson	J. F. Crawford.
Hagerstown*•† ... Wayne	B. F. Mason.
Hamilton*•† ..... Steuben	See Auburn.
Hammond*•† ..... Lake	VIRGIL S. REITER.
▲Hartford City*•† Blackf'd	CANTWELL, CANTWELL & SIMMONS.
Hebron*•† ..... Porter	King & Scott.
Hillsboro*•† .... Fountain	John W. Newlin.
Hobart*•† ..... Lake	J. H. Conroy.
Hope*•† .... Bartholomew	W. N. Aikin.
Huntingburg*•† ... Dubois	LEO H. FISHER.
▲Huntington*•† Hunt'gton	SPENCER & BRANYAN.
¶▲Indianapolis*•† .. Marion	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. For responsibility and trustworthiness, refer to any bank in city. In important matters wire Fletcher's Bank, Merchants, or Indiana National at our expense.
Jamestown*•† ..... Boone	Wm. Darnell.
▲Jasper*•† ..... Du Bois	Traylor & Hunter.
▲Jeffersonville*•† .... Clark	S. S. JOHNSON.

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Town and County.	Name.
Jonesboro*•† ..... Grant	L. I. Baker.
Kendallville*•† ..... Noble	JAMES GRAVES.
▲Kentland*•† ..... Newton	Frank A. Comparet.
Kewanna*•† ..... Fulton	F. L. WAGNER.
Kingman*•† ..... Fountain	See Covington.
Kirklin*•† ..... Clinton	George T. Williams.
Knightstown*•† ..... Henry	C. D. MORGAN.
▲Knox*•† ..... Starke	GOULD & PETERS.
▲Kokomo*•† ..... Howard	KIRKPATRICK, MORRISON & McREYNOLDS.
Ladoga*•† ... Montgomery	George A. Harney.
▲La Fayette*•† .. Tip'canoe	WILBER F. SEVERSON. Refers to First National Bank.
La Fontaine*•† .. Wabash	See Wabash.
▲La Grange*•† .. La Grange	R. D. MACHAN.
▲La Porte*•† ..... La Porte	OSBORN & SALLWASSER.
Laurel*•† ..... Franklin	John O'Hair.
▲Lawrenceburg*•† Dearb'n	ROBERTS & STAPP.
Leavenworth*• Crawford	John H. Weathers.
▲Lebanon*•† ..... Boone	SAMUEL R. ARTMAN.
▲Liberty*•† ..... Union	Albert Davis.
Ligonier*•† ..... Noble	W. H. Wigton.
Lima*•† ..... La Grange	See La Grange.
Linton*•† ..... Greene	See Bloomfield.
▲Logansport*•† ..... Cass	MAGEE & FUNK.
Loogootee*•† ..... Martin	Henry Wood.
Lowell*•† ..... Lake	S. C. Dwyer.
Lynn*•† ..... Randolph	See Winchester.
Macy*•† ..... Miami	Charles Palmer.
▲Madison*•† ..... Jefferson	W. O. FORD.
Manilla*•† ..... Rush	George S. Jones.
Marengo*•† ..... Crawford	W. H. Byrum.
▲Marion*•† ..... Grant	GEORGE G. WHARTON.
Markle*•† .... Huntington	W. S. Smith.
Marshall*•† ..... Parke	See Rockville.
▲Martinsville*•† ... Morgan	C. G. Renner.
Medaryville*•† .... Pulaski	See Winamac.
Mentone*•† .... Kosciusko	J. F. Johnson.
Michigan City*•† Laporte	H. B. TUTHILL.
Middlebury*•† .... Elkhart	M. G. Hoover.
Middletown*•† ..... Henry	E. L. Elliott.
Milford*•† ..... Kosciusko	S. J. North.
Mishawaka*•†. St. Joseph	E. Voll Bingham.
Mitchell*•† ..... Lawrence	D. H. Ellison.
Monon*•† ..... White	NOBLE J. YORK.
Monroeville*•† ..... Allen	E. W. Meeks.
Montezuma*•† .. Parke	See Rockville.
▲Monticello*•† ..... White	GUTHRIE & BUSHNELL.
Montpelier*•† .. Blackford	C. W. Kinnan.
Mooresville*•† .... Morgan	Jas. M. Bishop.
Morocco*•† ..... Newton	Davis & Dunlap.
Morristown*•† .... Shelby	K. M. Hord.
▲Mount Vernon*•† .. Posey	E. M. SPENCER.
Mulberry*•† ..... Clinton	W. H. Peter.
▲Muncie*•† ..... Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*•† ..... Elkhart	P. A. Early.
▲Nashville* ..... Brown	R. L. Coffey.
▲New Albany*•† ..... Floyd	ALEXANDER DOWLING.
New Carlisle*•†. St. Jos'ph	S. C. Lancaster.
▲New Castle*•† ..... Henry	M. E. Forkner.
New Harmony*•† .. Posey	A. D. JONES.
New Paris*•† ..... Elkhart	A. J. Pickering.
▲Newport*•† .... Vermilion	C. W. Ward.
New Richmond*•†. M'tg'y	A. Ebrite.
▲Noblesville*•† .. Hamilton	CHRISTIAN & CHRISTIAN.
North Judson*•† .. Starke	G. T. Menish.
No. Manchester*•† W'b'sh	B. F. CLEMANS.
North Salem*•†. Hendr'ks	See Danville.
North Vernon*•† .. Jen'gs	LINCOLN DIXON.
Oakland City*•† ... Gibson	J. M. & S. L. Vandeveer.
Odon*•† ..... Daviess	J. D. Laughlin.
Orleans*•† ..... Orange	John J. Lingle.
Osgood*•† ..... Ripley	R. A. Creighmile.
Otterbein*•† ..... Benton	See La Fayette.
Owensville*•† .... Gibson	A. W. Sprague.
Oxford*•† ..... Benton	See Fowler.
▲Paoli*•† ..... Orange	T. B. Buskirk.
Patriot*•† ..... Switzerland	See Vevay.
Pendleton*•† .... Madison	C. E. Goodrich.
Pennville* ..... Jay	Joseph R. Sell.
Perrysville*•† . Vermilion	See Newport.
▲Peru*•† ..... Miami	MILTON KRAUS.
▲Petersburg*•† ..... Pike	Posey & Chappell.
Pierceton*•† ... Kosciusko	J. H. Taylor.
Pittsboro*•† ... Hendricks	See Danville.
Plainfield*•† ... Hendricks	Eli Johnson.
▲Plymouth*•† ..... Marshall	JOHN W. PARKS.
▲Portland*•† ..... Jay	JOHN M. SMITH.
Poseyville*•† ..... Posey	James Kilroy.
▲Princeton*•† ..... Gibson	THOMAS R. PAXTON.
Redkey*•† ..... Jay	George N. Edgar.
Remington*•† ..... Jasper	Ira W. Yeoman.
▲Rensselaer*•† ..... Jasper	MORDECAI F. CHILCOTE.
Reynolds*•†. ..... White	See Monticello.
▲Richmond*•† ..... Wayne	JACKSON & STARR.
Ridgeville*•† ... Randolph	N. W. Ferguson.
▲Rising Sun*•† ..... Ohio	Coles & Hall.
Roachdale*•† ..... Putnam	See Greencastle.
Roann*•† ..... Wabash	A. W. Hoffman.
Roanoke*•† ... Huntington	See Huntington.
▲Rochester*•† ..... Fulton	HOLMAN & STEPHENSON.
▲Rockport*•† ..... Spencer	R. E. ROBERTS.
▲Rockville*•† ..... Parke	Elwood Hunt.
Rossville*•† ..... Clinton	John C. Rogers.
Royal Center*•† ..... Cass	M. W. Kistler.
▲Rushville*•† ..... Rush	CULLEN, MARTIN & MEGEE.
Russellville*•† .... Putnam	J. Burnside.
▲Salem*•†. ..... Washington	Alspaugh & Lawler.
▲Scottsburg*•† ..... Scott	EUGENE HOUGH.
Seymour*•† ..... Jackson	SHEA & WOOD.
▲Shelbyville*•† ..... Shelby	LOVE & MORRISON.
Sheridan*•† ..... Hamilton	A. C. PEARSON.
Shipshewana*•† LaGrange	J. W. Nusbaum.
Shoals*•† ..... Martin	J. T. Rogers.
Silver Lake*•†. Kosciusko	O. B. Wells.
▲South Bend*•†. St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*•† Whitley	F. B. Moe.
▲Spencer*•† ..... Owen	WILLIS HICKAM.
Spiceland*•† ..... Henry	H. G. Gergin.
St. Joe Station*•† DeKalb	See Auburn.
▲Sullivan*•†. ..... Sullivan	JOHN S. BAYS.
Summitville*•† .. Madison	W. S. Beeson.
Swayzee*•† ..... Grant	Long & Cassell.
Syracuse*•† ... Kosciusko	See Goshen.
Tell City*. ..... Perry	John T. Patrick.
▲Terre Haute*•†. ..... Vigo	SAMUEL R. HAMILL.
Thorntown*•† ..... Boone	See Lebanon.
▲Tipton*•† ..... Tipton	Beauchamp & Mount.
Union City*•† .. Randolph	THEO. STOCKNEY.
Upland*•† ..... Grant	G. A. Dentler.
▲Valparaiso*•† ..... Porter	A. D. BARTHOLOMEW.
Veedersburg*†. Fountain	Charles Remster.
▲Vernon*•†. ..... Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*•†. ... Switzerland	Carroll S. Tandy.
▲Vincennes*•†. ..... Knox	REILY & EMISON.
▲Wabash*•†. ..... Wabash	OLIVER H. BOGUE.
Wakarusa*•† .... Elkhart	Harrington & Bechtel.
Walkerton*•†. St. Joseph	W. A. Dailey.
Warren*•† ... Huntington	L. L. Simons.
▲Warsaw*•† .... Kosciusko	S. D. WIDAMAN.
▲Washington*•† .. Daviess	THARP & DOWNEY.
Waterloo*•† ..... De Kalb	C. M. Phillips.
Waveland*•†Montgomery	L. E. Acker.
Waynetown*•†M'tgomery	H. M. Billings.
W. College Corner .. Union	See College Corner, Ohio.
Westfield*•† .... Hamilton	Kane & Kane.
West Lebanon*•†. Warren	John R. Crask.
▲West Shoals ..... Martin	See Shoals.
Westville*•†. ..... La Porte	See La Porte.
Whiting*•† ..... Lake	J. G. Erdlitz.
▲Williamsport*•† .. Warren	C. V. McAdams.
▲Winamac*•† ..... Pulaski	WARREN W. BORDERS.
▲Winchester*•†. . Randolph	MARSH & JAQUA.
Windfall*•† ..... Tipton	E. A. Mock.
Wingate*•† . Montgomery	See Crawfordsville.
Wolcott*•† ..... White	See Monticello.
Wolcottville*•†La Grange	T. A. Redmond.
Worthington*•† .. Greene	H. C. Shaw.
Zionsville*•† ..... Boone	C. H. Beamer.

INDIAN TERRITORY.

Ardmore*•† Chick's'w Na.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*•† Choctaw Nation	See S. McAlester.
Chelsea*•†. Cherokee Na.	C. E. Elliott.
Chickasha*•† Ch'k's'w Na.	H. M. Williams.
Claremore*•† Cher'k'e Nr.	DAVENPORT & HALL.
Davis*•† ... Chickasaw Na.	Lockwood & Rogers.
Duncan*•†. Chickasaw Na.	H. B. Lockett.
Fairland*•† Cherokee Na.	LAKE MOORE.
Marietta*•† ..... Pickens	See Ardmore.
Marlow*•† Chickasaw Na.	W. A. Proctor.
Miami*•† ..... Peoria Na.	H. H. McAlister.
Minco*•†. . Chickasaw Na.	See Chickasha.
Muscogee*•†Creek Nation	HUTCHINGS & WEST.
▲Okmulgee*. Creek Nation	See Muscogee.
Pauls Valley*•†C'k'a's'w Na.	LEDBETTEL, BLEDSOE & THOMPSON.
Purcell*•†. Chickasaw Na.	JOHNSON & CARTER.
Ryan*•†. ... Chickasaw Na.	J. M. Adams.
▲S. McAlester*•†Ch't'w Na.	MANSFIELD, McMURRAY & CORNISH.
▲Tahlequah*. Cherokee Na.	J. P. Buster.
▲Tishomingo*. C'kas'w Na.	Treadwell & Lucas.
Tulsa*•†. ... Creek Nation	Poe & Campbell.
Vinita*•† ... Cherokee Na.	D. H. Wilson. Refers to First National Bank.
Wagoner*•† Creek Nation	Hunt & Freeman.
▲Wewoka*•†. Seminole Na.	See S. McAlester.
Wynnew'd*•† C'kas'w Na.	CYRUS G. KEAN.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

IOWA.

Town and County.	Name.
Ackley*† .....Hardin	J. S. Roberts.
Adair*† .....Adair	G. B. Lynch.
▲Adel*† .....Dallas	P. S. HARRIS.
Afton*† .....Union	H. P. Armitage.
Ainsworth*†Washington	See Washington.
Akron*† .....Plymouth	M. A. Agnes.
▲Albia*† .....Monroe	L. T. RICHMOND.
Alden*† .....Hardin	M. J. Furry.
Alexander† ....Franklin	See Hampton.
▲Algona*† .....Kossuth	E. V. Swetting.
Allerton*† ..... Wayne	See Corydon.
▲Allison*† .....Butler	W. S. Montgomery.
Almoral† .....Delaware	See Manchester.
Alta*† .....Buena Vista	H. F. Schultz.
Alton*† .....Sioux	G. W. Pitts.
Altoona*† .....Polk	See Des Moines.
Alvord*† ..... Lyon	J. D. Stewart.
Ames*† .....Story	McCarthy & Lee.
▲Anamosa*† .....Jones	C. M. BROWN.
Anita*† ..... Cass	Walter E. Haynes.
Anthon*† .....Woodbury	H. B. Walling.
Aplington*† .....Butler	F. B. Royce.
Arlington*† ..... Fayette	James Cooney.
Armstrong*† ....Emmett	J. P. Wishard.
Arthur*† .....Ida	See Ida Grove.
Ashton*† .....Osceola	See Sibley.
Atkins*† .....Benton	See Vinton.
▲Atlantic*† ..... Cass	JAMES B. BRUFF.
▲Audubon*† .....Audubon	THEO. F. MYERS.
Aurelia*† .....Cherokee	W. A. Goodburn.
Aurora*† .....Buchanan	See Independence.
Avoca*† ...Pottawattamie	J. L. Blanchard.
Ayrshire*† .....Palo Alto	See Emmetsburg.
Badger*† ..... Webster	See Fort Dodge.
Bagley*† .....Guthrie	See Guthrie Center.
Bancroft*† .....Kossuth	P. M. Barslow.
Barnes*† ..... Mahaska	E. B. Skinner.
Bartlett*† ..... Fremont	C. H. Harris.
Batavia*† .....Jefferson	M. B. Sparks.
Battle Creek*† ..... Ida	H. L. Hastings.
Baxter*† .....Jasper	H. Silwold.
Bayard*† .....Guthrie	M. J. Hallinan.
Beaconsfield*† .Ringgold	See Mount Ayr.
Beaman*† .....Grundy	H. H. Beaman.
▲Bedford*† .....Taylor	CRUM & JAQUA.
Belle Plaine*† ....Benton	T. H. MILNER.
Bellevue*† ..... Jackson	Cole & Cole.
Belmond*† .....Wright	W. E. BULLARD.
Bennett*† .....Cedar	See Tipton.
Birmingham*† Van Bur'n	W. S. Allen.
Blairsburg*† ...Hamilton	See Webster City.
Blairstown*† .....Benton	P. H. Lynch.
Blanchard*† .....Page	Frank Hooker.
Blencoe*† .....Monona	See Onawa.
Blockton*† .....Taylor	FRANK WISDOM.
▲Bloomfield*† ..... Davis	S. S. CARRUTHERS.
Bode*† .....Humboldt	See Humboldt.
Bonaparte*† ..Van Buren	See Keokuk.
Bondurant*† .....Polk	W. T. Scott.
▲Boone*† .....Boone	WHITAKER & DALE.
Boyden*† ..... Sioux	John Connell.
Braddyville*† ..... Page	See Clarinda.
Bradgate*† ....Humboldt	See Humboldt.
Brayton*† ..... Audubon	See Exira.
Breda*† .....Carroll	See Carroll.
Bridgewater*† ..... Adair	See Greenfield.
Brighton*† ..Washington	Edward Deeds.
Bristow*† .....Butler	N. A. Foote.
Britt*† .....Hancock	John F. Thompson.
Brooklyn*† ....Poweshiek	John F. Talbott.
Brush Creek.....Fayette	See Arlington.
Buffalo Cent'r*†Wh'b'go	J. E. Howard.
▲Burlington*† .Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bank.
Burt*† .....Kossuth	See Algona.
Bussey*† .....Marion	Theodore West.
Calamus*† .....Clinton	See De Witt.
Callender*† .....Webster	See Fort Dodge.
Calmar*† ... Winneshiek	J. B. Kaye.
Calumet*† .....O'Brien	See Primgar.
Cambridge*† ..... Story	D. W. C. Beck.
Cantril*† .....Van Buren	Henry T. Cox.
Carlisle*† ..... Warren	C. H. Kegley.
▲Carroll*† ..... Carroll	THOMAS F. BARBEE.
Carson*† .Pottawattamie	Frank Shiner.
Cascade*† .....Dubuque	J. C. Kelly.
Casey*† .....Guthrie	F. H. Noble.
Castana*† ..... Monona	See Mapleton.
Cedar Falls* .Black Hawk	J. C. SCOTT.
Cedar Rapids*† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
Center Point*† .....Linn	H. C. Pruity.
▲Centerville*† .Appanoose	VERMILION & VALENTINE.
Central City*† .....Linn	See Cedar Rapids.
▲Charlton*† .....Lucas	O. A. BARTHOLOMEW.
▲Charles City*† .....Floyd	P. W. BURR.
Charlotte*† .....Clinton	See Delmar.
Charter Oak*† .Crawford	Harding & Harding.
Chelsea*† .....Tama	See Tama.
▲Cherokee*† ....Cherokee	THOMAS McCULLA.
Chester*† .....Howard	See Cresco.
Churdan*† .....Greene	See Jefferson.
Cincinnati*† ..Appanoose	J. C. McDonald & Bro.
Clare*† .....Webster	See Fort Dodge.
Clarence*† .....Cedar	George McLeod.
▲Clarinda*† .....Page	T. E. CLARK.
▲Clarion*† .....Wright	NAGLE & NAGLE.
Clarksville*† .....Butler	J. R. Fletcher.
Clearfield*† .....Taylor	Smith & Plummer.
Clear Lake*†Cerro Gordo	D. W. HUEN.
Cleghorn*† .....Cherokee	See Sioux City.
Clermont*† .....Fayette	John Hosford.
▲Clinton*† .....Clinton	CHASE & SEAMAN. Long distance Bell telephone, No. 88. References: City National Bk; Chicago, Northern Trust Co.
Clio*† .....Wayne	See Corydon.
Coggon*† .....Linn	See Cedar Rapids.
Colfax*† .....Jasper	B. V. Draper.
College Springs* ....Page	See Manchester.
Collins*† ..... Story	G. M. Tripp.
Colo*† ..... Story	J. R. Priest.
Columbus Junc.*†Louisa	E. H. Addison.
Conrad*† .....Grundy	See Nevada.
Conway*† .....Taylor	F. M. MOLSBERRY.
Coon Rapids*† ...Carroll	W. A. Eckles.
▲Corning*† .....Adams	A. A. Leachy.
Correctionville*† Wo'd'y	J. W. Lee.
Corwith*† .....Hancock	D. H. MEYERHOFF.
▲Corydon*† .....Wayne	Molyneaux & Logan.
▲Council Bluffs*†Pottaw'e	C. R. Wood.
Crawfordsville*† Wash'n	HART & POSTON.
▲Cresco*† .....Howard	JOHN M. GALVIN.
▲Creston*† .....Union	See Washington.
Cumberland*† .....Cass	REED & REED.
Curlew*† .....Palo Alto	SULLIVAN & SULLIVAN.
Cushing*† .....Woodbury	Curtis, Follett & Curtis.
▲Dakotah*† .....Humboldt	A. P. Roberts.
Dallas Center*† ...Dallas	See Holstein.
Dana*† .....Greene	A. D. Bicknell.
Danbury*† ...Woodbury	See Adel.
▲Davenport*† .....Scott	See Grand Junction.
	C. N. Jepson.
	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*† .....Decatur	J. H. Kling.
Dayton*† .....Webster	J. H. Lindburg.
Decatur*† .....Decatur	JOHN S. SHIELDS.
▲Decorah*† ..Winneshiek	H. F. BARTHELL.
Dedham*† .....Carroll	See Carroll.
Deep River*† .Poweshiek	See Montezuma.
Defiance*† .....Shelby	B. F. Freeman.
Delmar*† .....Clinton	H. W. Fenniken.
▲Denison*† .....Crawford	SHAW, KNEHULE & BEARD
Derby*† .....Lucas	J. J. George.
¶▲Des Moines*† .....Polk	BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. Reference: Any bank in the city.
" ..... "	H. F. DALE, Bradstreet's local attorneys. Reference: Iowa National Bank.
De Soto*† .....Dallas	See Adel.
De Witt*† .....Clinton	R. B. WOLFE.
Dexter*† .....Dallas	W. T. Sharp.
Diagonal*† .....Ringgold	E. H. Stringham.
Dickens*† .....Clay	See Spencer.
Doon*† .....Lyon	John P. Tinley.
Dow City*† ....Crawford	See Denison.
Dows*† .....Wright	I. C. Fenninger.
▲Dubuque*† .... Dubuque	LINDSAY & ALLISON. Refer to any banker or jobber in Dubuque.
Dumont*† .....Butler	See Allison.
Duncombe*† ....Webster	See Ft. Dodge.
Dunlap*† .....Harrison	Stanley E. Wilmot.
Durant*† .....Cedar	D. H. Smoke.
Dyersville*† ....Dubuque	A. M. UTT.
Dysart*† .....Tama	See Vinton.
Eagle Grove*† ...Wright	McGRATH & BRYAN.
Earlham*† .....Madison	C. B. Johnson.
Earling*† .....Shelby	See Harlan.
Earlville*† .....Delaware	W. I. Millen.
Early*† .....Sac	See Sac City.
East Peru*.....Madison	See Winterset.
Eddyville*† .....Wapello	R. W. Boyd.
Edgewood*† ....Clayton	L. B. Blanchard.
Elberon*† .....Tama	E. P. Scrable.
Eldon*† .....Wapello	J. E. Varnum.
▲Eldora*† .....Hardin	CHARLES L. HAYS.
Elgin*† ..... Fayette	C. G. Graham.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Elkader*† ..... Clayton	W. A. Preston.
Elliott*† ... Montgomery	Edward Mills.
Ellsworth*• .... Hamilton	See Webster City.
Elma*† ..... Howard	H. L. Spaulding.
Emerson*† ..... Mills	See Carson.
▲Emmetsburg*† Palo Alto	D. B. ROBERTS.
Epworth*† ..... Dubuque	See Dubuque.
Essex*† ..... Page	See Shenandoah.
▲Estherville*† ..... Emmet	GEORGE W. ADAMS.
Everly*† ..... Clay	W. O. Striker.
Exira*† ..... Audubon	I. S. Statzell.
Fairbank*† .... Buchanan	See Independence.
▲Fairfield*† ..... Jefferson	ROLLIN J. WILSON.
Farley*† ..... Dubuque	See Deyersville.
Farmington*•† Van Buren	Stone, Carr & McCrary.
Farnhamville*† Calhoun	See Rockwell City.
Farragut*† .... Fremont	See Sidney.
Fayette*† ..... Fayette	T. D. Peterman.
Fertile* ..... Worth	See Northwood.
Floyd*† ..... Floyd	See Charles City.
Fonda*† ..... Pocahontas	Z. C. Bradshaw.
Fontanelle*† ..... Adair	Charles T. Launder.
▲Forest City*† Winnebago	L. O. HATCH.
▲Fort Dodge*† ... Webster	FRANK FARRELL.
▲Fort Madison*† ..... Lee	HENRY S. BUESCHER.
Foster*† ..... Monroe	See Alba.
Fredericksb'g*† Chick'w	See New Hampton.
Galva*† ..... Ida	C. B. Mote.
Garden Grove* .. Decatur	S. H. Amos.
Garner*† ..... Hancock	Ramsey & Blackstone.
Garrison*† ..... Benton	See Vinton.
Garwin*† ..... Tama	R. P. Fitzgerald.
George*† ..... Lyon	L. Vogt.
Germania*† ..... Koasuth	E. O. Fitz.
Gilman*† ..... Marshall	See Marshalltown.
Gilmore City*† Pocahon's	Delle & Engelland.
Gladbrook*† ..... Tama	G. L. Wilbur.
▲Glenwood*† ..... Mills	E. B. WOODRUFF.
Glidden*† ..... Carroll	K. W. Marean.
Goldfield*† ..... Wright	W. C. Dewell.
Goodell*† ..... Hancock	W. O. Butterfield.
Gowrie*† ..... Webster	J. Y. STIER.
Graettinger*† .. Palo Alto	See Emmetsburg.
Grand Junction*† Greene	W. W. Turner.
Grand River*† .. Decatur	See Leon.
Granville*† ..... Sioux	See Orange City.
Gravity*† ..... Taylor	Charles Morris.
Gray*• ..... Audubon	See Audubon.
Greeley*† ..... Delaware	See Manchester.
Greene*† ..... Butler	E. W. Sessbe.
▲Greenfield*† ..... Adair	J. G. CULVER.
Grimes*† ..... Polk	See Des Moines.
Grinnell*† .... Poweshiek	HAINES & LYMAN.
Griswold*† ..... Cass	Bryant & Bryant.
▲Grundy Center*• Grundy	D. KERR.
▲Guthrie Center*† Guthrie	JOHN W. FOSTER.
Guttenburg*• .... Clayton	W. C. Lewis.
Halbur*† ..... Carroll	See Carroll.
Hamburg*† ..... Fremont	Hammond & Stevens.
▲Hampton*† ..... Franklin	JOHN M. HEMINGWAY.
Hancock*† Pottawatomie	See Avon.
Hardy*† ..... Humboldt	See Humboldt.
▲Harlan*† ..... Shelby	T. R. MOCKLER.
Harper*† ..... Keokuk	See Keokuk.
Hartley*† ..... O'Brien	J. W. ALTER.
Hastings*† ..... Mills	See Glenwood.
Havelock*† .. Pocahontas	See Pocahontas.
Hawarden*† ..... Sioux	JOHN B. VAN DYKE.
Hawkeye*† ..... Fayette	See West Union.
Hazleton*† ... Buchanan	W. G. Kiefer.
Hedrick*† ..... Keokuk	JOHN T. BROOKS.
Henderson*† ..... Mills	See Emerson.
Holstein*† ..... Ida	R. H. Smith.
Hopkinton*† .. Delaware	See Delhi.
Hornick*† ... Woodbury	F. A. Swayne.
Hosper*† ..... Sioux	See Orange City.
Hubbard*† ..... Hardin	See Eldora.
Hudson*† ... Black Hawk	See Waterloo.
Hull*† ..... Sioux	J. S. Wilson.
Humboldt*† .. Humboldt	PROUTY, COYLE & PROUTY.
Humeston*† ..... Wayne	Poston & Thorn.
▲Ida Grove*† ..... Ida	HOMER S. BRADSHAW.
Imogene*† ..... Fremont	W. E. Mitchell.
▲Independence*† Buchan'n	COOK & LEACH.
▲Indianola*† ..... Warren	O. C. BROWN.
Inwood*† ..... Lyon	See Rock Rapids.
Ionia*† ..... Chickasaw	See New Hampton.
Iowa City*† ..... Johnson	A. E. SWISHER.
Iowa Falls*† ..... Hardin	A. M. BRYSON.
Ireton*† ..... Sioux	S. H. Carr.
Irwin*† ..... Shelby	See Harlan.
Jamica*† ..... Guthrie	See Guthrie Center.
Janesville*† ..... Bremer	M. B. Dougherty.
▲Jefferson*† ..... Greene	Owen Lovejoy.
Jeaup*† ..... Buchanan	James Dalton.
Jewell* ..... Hamilton	J. M. Blake.
Jolley*† ..... Calhoun	See Rockwell City.
Kalona*† .... Washington	W. H. Palmer.
Kellerton*† .... Ringgold	W. W. Peasley.
Kellogg*† ..... Jasper	E. M. Ives.
Kensett*† ..... Worth	See Northwood.
Keokuk*† ..... Lee	SAWYER & BLOOD. Refer to Keokuk Savings Bank.
▲Keosauqua*† Van Buren	MITCHELL & SLOAN.
Keota*† ..... Keokuk	A. W. Grey.
Keswick*† ..... Keokuk	See Sigourney.
Keystone*† ..... Benton	See Blairstown.
Kingsley*† .... Plymouth	John M. Wormley.
Klemme*† ..... Hancock	See Britt.
▲Knoxville*† ..... Marion	L. N. HAYS.
Lacona*† ..... Warren	See Indianola.
Ladora*† ..... Iowa	See Williamsburg.
Lake City*† ..... Calhoun	HUTCHISON & JACOBS.
Lake Mills*† . Winnebago	L. W. Torgeson.
Lake Park*† .. Dickinson	W. S. King.
Lake View*† ..... Sac	See Sac City.
Lamoni*† ..... Decatur	Homer A. Dye.
Lamont*† ..... Buchanan	See Independence.
Lamotte*† ..... Jackson	See Maquoketa.
Lansing*† ..... Allamakee	J. H. Trewin.
La Porte City*† Bl'k H'wk	P. L. Hayslett.
Larchwood*† ..... Lyon	W. T. Ryan.
Larrabee*† ..... Cherokee	R. H. Gray.
Latimer*† ..... Franklin	See Dows.
Laurens*† ... Pocahontas	J. H. ALLEN.
Lawler*† ..... Chickasaw	Wm. H. Parker.
Ledyard*† ..... Kossuth	See Swea City.
Leeds*† ..... Woodbury	See Sioux City.
Lehigh*† ..... Webster	See Webster City.
▲Le Mars*† ..... Plymouth	E. T. BEDELL.
Lenox*† ..... Taylor	A. J. Johnson.
▲Leon*† ..... Decatur	V. R. McGINNIS.
Leroy*† ..... Decatur	See Decatur.
Lester*• ..... Lyon	J. L. Mitchell.
Letts*† ..... Louisa	See Columbus Junction.
Lewis*† ..... Cass	F. J. Macomber.
Lime Springs*† .. Howard	See Cresco.
Linden*† ..... Dallas	See Adel.
Lineville*† ..... Wayne	J. F. Duff.
Linn Grove*† Buena Vista	See Storm Lake.
Lisbon*† ..... Linn	W. M. Whittemore.
Liscomb*† ..... Marshall	See Marshalltown.
Little Rock*† ..... Lyon	See Rock Rapids.
Little Sioux* .. Harrison	L. H. Bassett.
Livermore*† .. Humboldt	F. M. Miles.
▲Logan*† ..... Harrison	L. R. BOLTER & SONS.
Lohrville*† ..... Calhoun	See Rockwell City.
Lone Tree*† .... Johnson	See Iowa City.
Lorimor*† ..... Union	See Creston.
Lost Nation*† .... Clinton	See Clinton.
Lovilia*† ..... Monroe	See Albia.
Lowden*† ..... Cedar	D. D. McGillivray.
Lucas*† ..... Lucas	See Chariton.
Lu Verne*† ..... Kossuth	See Algona.
Lynnville*† ..... Jasper	Joseph Arnold.
Lyons*† ..... Clinton	See Clinton.
Macedonia*† Pot'w't'mie	S. C. Rayburn.
Madrid*† ..... Boone	Walter Canady.
Magnolia* ..... Harrison	See Logan.
Malcolm*† .... Poweshiek	H. E. Boyd.
Mallard*† ..... Palo Alto	H. B. Richards.
Malvern*† ..... Mills	D. E. WHITFIELD.
▲Manchester*† .. Delaware	BRONSON & CARR.
Manilla*† ..... Crawford	See Denison.
Manly* ..... Worth	See Northwood.
Manning*† ..... Carroll	LEE & ROBB.
Manson*† ..... Calhoun	B. B. FOSTER.
Mapleton*† ..... Monona	Chrisman & Chrisman.
▲Maquoketa*† .... Jackson	C. W. FARR.
Marathon*† . Buena Vista	See Storm Lake.
Marble Rock*† .... Floyd	J. W. Martin.
Marcus*† ..... Cherokee	J. E. Jones.
▲Marengo*† ..... Iowa	THOMAS & THOMAS.
▲Marion*† ..... Linn	GIFFIN & VORIS.
Marne*† ..... Cass	See Atlantic.
▲Marshalltown*† Marshall	J. M. WHITAKER. Refers to any bank in the city.
▲Mason City*† Cerro G'do	BLYTHE, MARKLEY & SMITH.
Masonville*† ... Delaware	See Manchester.
Massena*† ..... Cass	See Atlantic.
Matlock*† ..... Sioux	See Orange City.
Maurice*† ..... Sioux	See Orange City.
Maxwell*† ..... Story	E. H. Addison.
Maynard*• ..... Fayette	See West Union.
McGregor*† ..... Clayton	A. Chapin.
Mechanicsville*† .. Cedar	W. H. Smith.
Mediapolis*† . Des Moines	J. H. Scott.
Melbourne*† .... Marshall	See Marshalltown.
Melrose*• ..... Monroe	J. R. Hurford.
Menlo*† ..... Guthrie	A. H. Gissell.
Meriden*† ..... Cherokee	See Aurelia.
Merrill*† ..... Plymouth	W. J. Lawrence.
Mescrvey*• .. Cerro Gordo	See Mason City.
Miles*† ..... Jackson	See Keosauqua.
Milford*† ..... Dickinson	J. L. Bascom.
Milo*† ..... Warren	G. W. Burgess.
Milton*† ..... Van Buren	See Keosauqua.
Minburn*† ..... Dallas	See Adel.
Minden*† . Pottawatamie	James Hunter.
Mingo*† ..... Jasper	See Colfax.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Missouri Valley*†Har's'n	C. W. KELLOGG.
Mitchell*†.....Mitchell	See Osage.
Mitchellville*†.....Polk	Frank Wisdom.
Modale*† .....Harrison	See Logan.
Mondamin*† ...Harrison	See Logan.
Monona*†.....Clayton	See Postville.
Monroe*† .....Jasper	J. Kipp & Son.
▲Montezuma*† Poweshiek	CHARLES R. CLARK.
Monticello*†.....Jones	M. W. HERRICK.
Montour*† .....Tama	C. J. Stevens.
Moravia*†.....Appanoose	Wm. Knapp.
Morning Sun*† .. Louisa	Fred. Courts.
Moulton*† ....Appanoose	J. R. Barkley.
Mount Auburn*†.Benton	See Vinton.
▲Mount Ayr*† ..Ringgold	W. W. ASKREN.
▲Mount Pleasant*†.Henry	BABB & BABB.
Mount Union*† ...Henry	See Mount Pleasant.
Mount Vernon*●.....Linn	Charles W. Kepler.
Moville*†.....Woodbury	C. C. Reed.
Murray*† .....Clarke	A. B. Miller.
▲Muscatine*† ..Muscatine	JAYNE & HOFFMAN.
Mystic*† .....Appanoose	W. H. SANDERS.
Nashua*†.....Chickasaw	Springer, Clary, & Yarger
Neola*† ..Pottawattamie	Killpock & Bardsley.
▲Nevada*† .....Storey	CHARLES WHITAKER.
Newell*† ....Buena Vista	J. W. Banc.
Newhall*† .....Benton	F. G. Bryner.
▲New Hampton*† Ch'kasa	J. W. SANDUSKY.
New Hartford*† ..Butler	See Allison.
New Liberty*.....Scott	See Davenport.
New London*†....Henry	L. W. Crissinger.
New Market*†....Taylor	D. R. McAlpin.
New Sharon*†...Mahaska	See Oskaloosa.
▲Newton*† .....Jasper	H. S. WINSLOW.
New Virginia*†..Warren	W. J. Davidson.
Nora Springs*†....Floyd	S. P. Miles.
North English*†....Iowa	J. D. Butler.
Northwood*†.....Worth	J. R. Smith.
▲Norwalk*† .....Warren	See Indianola.
Norway*† .....Benton	See Vinton.
Oakland*†Pottawatt'mie	A. B. Johns.
Oakville*† .....Louisa	See Wappelo.
Ocheyedan*† ....Osceola	See Sibley.
Odebolt*† .....Sac	William Sampson.
Oelwein*† .....Fayette	A. J. ANDERS.
Ogden*† .....Boone	E. Billings.
Olds*† .....Henry	See Winfield.
Olin*† .....Jones	B. H. Miller.
▲Onawa*† .....Monona	CHARLES E. UNDERHILL.
Onslow*† .....Jones	See Anamosa.
▲Orange City*† .....Sioux	HUTCHINSON & VAN OSTER HOUT.
Orient*† .....Adair	See Greenfield.
▲Osage*† .....Mitchell	GALEN F. HUMBERT.
▲Osceola*† .....Clarke	W. H. PARK.
▲Oskaloosa*† ....Mahaska	W. W. HASKELL.
Ossian*† .....Winneshiek	M. J. Carter.
Ota*† .....Woodbury	Cutting & Willett.
Ottosen*† .....Humboldt	See Humboldt.
▲Ottumwa*† .....Wapello	E. E. McELROY. Refers to First and Ottumwa National banks.
Oxford*† .....Johnson	P. R. Ford.
Oxford Junction*†Jones	O. J. Felton.
Packwood*† ...Jefferson	See Fairfield.
Panama*†.....Shelby	See Harlan.
Panora*† .....Guthrie	J. W. Morris.
Parkersburg*† ....Butler	Courtwright, Arbuckle & Evans.
Parnell*† .....Iowa	See Williamsburg.
Paton*† .....Greene	See Grand Junction.
Paullina*† .....O'Brien	H. H. Crow.
Pella*† .....Marion	P. H. BOUSQUET.
Perry*† .....Dallas	CARDELL & GIDDINGS.
Percival*† .....Fremont	See Sidney.
Persia*† .....Harrison	See Logan.
Peterson*† .....Clay	E. W. Fillmore.
Pierson*† ....Woodbury	See Sioux City.
Pilot Mound*† ....Boone	See Boone.
Pleasantville*† ...Marion	See Knoxville.
Plover*† .....Pocahontas	See Rolfe.
Plymouth*†Cerro Gordo	See Mason City.
▲Pocahontas*..Pocahontas	W. C. Ralston.
Pomeroy*† .....Calhoun	D. M. Kelleher.
Popejoye*† ....Franklin	See Iowa Falls.
Portsmouth*† ....Shelby	See Harlan.
Postville*† ..Allamakee	William Shepherd.
Prairie City*† .....Jasper	Clements & Ward.
Prescott*† .....Adams	See Corning.
Preston*† .....Jackson	A. L. Bartholomew.
▲Pringhar*† .....O'Brien	O. H. MONTZHEIMER.
Promise City*† ...Wayne	See Corydon.
Quimby*† .....Cherokee	G. F. Groves.
Radcliffe*† .....Hardin	Frank H. Noble.
Randall*† .....Hamilton	See Webster City
Randolph*† ....Fremont	See Sidney.
Redding*† .....Ringgold	See Mount Ayr.
Redfield*† .....Dallas	J. W. Robey.
▲Red Oak*† .Montgomery	R. W. BEESON.
Reinbeck*† .....Grundy	Birdsall & Brunn.
Remsen*† .....Plymouth	J. F. KASS.
Renwick*● .... Humboldt	See Humboldt.

Town and County.	Name.
Rhodes*† .....Marshall	See Marshalltown.
Riceville*† .....Mitchell	B. N. Henericks.
Richland*† .... ..Keokuk	P. L. Moorman.
Rippey*† .....Greene	See Jefferson.
Riverside*† Washington	O. D. Huntly.
Riverton*† .... Fremont	W. H. Norcutt.
Rockford*† .....Floyd	H. A. Kroeger.
▲Rock Rapids*† .....Lyon	GREENLEAF & GREENLEAF.
Rock Valley*† .... Sioux	O. G. Reiniger.
Rockwell*† Cerro Gordo	See Mason City.
▲Rockwell City*† Calhoun	M. W. FRICK.
Rodney*† .....Monona	See Onawa.
Roland*† ..... Story	See Nevada.
Rolfe*† .....Pocahontas	S. H. Kerr.
Rudd*† ..... Floyd	See Charles City.
Russell*† ..... Lucas	See Chariton.
Ruthven*●.....Palo Alto	E. C. Rowell.
Ryan*† .....Delaware	See Manchester.
Sabula*† .....Jackson	J. H. Hilsinger.
▲Sac City*† .....Sac	MILES W. NEWBY.
Salem*† .....Henry	F. S. Bell.
Salix*† .....Woodbury	See Sioux City.
Sanborn*† .....O'Brien	J. E. Wilcox.
Schaller*† .....Sac	A. P. Searle.
Scranton*† .....Greene	B. O. Clark.
Sexton*† ..... Kossuth	L. V. Hamby.
Seymour*† .....Wayne	See Corydon.
Shannon City*† ...Union	S. L. Beall.
Sharpsburg* ..... Taylor	See Bedford.
Sheffield*† ..... Franklin	C. F. Johnson.
Shelby*† .....Shelby	W. S. Wickersham.
Sheldon*† .....O'Brien	G. T. WELLMAN.
Shell Rock*† .....Butler	G. A. McIntyre.
Shellsburg*† .....Benton	Charles F. Stookey.
Shenandoah*† .....Page	W. P. FERGUSON.
▲Sibley*† .....Osceola	G. W. LISTER.
▲Sidney*† .....Fremont	W. E. Mitchell.
▲Sigourney*† .... Keokuk	C. M. BROWN.
Silver City*† .....Mills	See Glenwood.
Sioux Center*† ....Sioux	E. W. Robey.
▲Sioux City*† ..Woodbury	F. B. ROBINSON. Refers to Northwestern National Bank, Hanover National Bank, N. Y.
Sioux Rapids*†.Buena V.	W. E. Brown.
Slater*† .....Story	A. K. Weber.
Sloan*† .....Woodbury	W. D. Buckley.
Smithland*† ..Woodbury	J. W. Anderson.
Solon*† .....Johnson	See Iowa City.
South English*†.Keokuk	See Sigourney.
▲Spencer*† .....Clay	INGHAM & RUSSELL.
▲Spirit Lake*†..Dickinson	Cory, Arnold, & Everett.
Springville*●.....Linn	See Marion.
Stacyville*● .... Mitchell	See Osage.
Stanhope*† .....Hamilton	See Webster City.
St. Ansgar*† .....Mitchell	See Osage.
St. Anthony*†...Marshall	See Marshalltown.
Stanton*† ..Montgomery	See Red Oak.
Stanwood*† .....Cedar	See Tipton.
State Center*†..Marshall	James Allison.
St. Charles*† ....Madison	C. F. Wood & Co
SteamboatRock*†Hardin	See Eldora.
▲Storm Lake*†..Buena V.	A. D. BAILIE.
Story City*† .....Story	A. L. Bartlett.
Stratford*† ....Hamilton	William Neese.
Strawberry Point*†Cl't'n	A. R. Cole.
Struble*† .....Plymouth	See Le Mars.
Stuart*† .....Guthrie	F. O. HINKSON.
Sully*† .....Jasper	See Newton.
Sumner*† .....Bremer	W. R. McClure.
Superior*† .....Dickinson	See Spirit Lake.
Sutherland*† .... O'Brien	George F. Colcord.
Swaledale*†Cerro Gordo	See Mason City.
Swan*† .....Marion	E. Stout.
Swea City*† .....Kossuth	See Algona.
Tabor*† ..... Fremont	P. P. Kelley.
Tama*† .....Tama	J. W. WILLETT.
Templeton*† .....Carroll	See Carroll.
Thompson*† ..Winnebago	John A. Hyndman.
Thor*† .....Humboldt	See Ft. Dodge.
Thornburg*† .... Keokuk	See Sigourney.
Thornton*† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*† ..... Ringgold	A. R. Aten, Jr.
▲Tipton*† .....Cedar	WRIGHT & WRIGHT.
▲Toledo*† ..... Tama	STRUBLE & STIGER.
Traer*† ..... Tama	Endicott & Pratt.
Tripoli*† .....Bremer	See Waverly.
Union*† .....Hardin	E. W. Lundy.
Urbana* ..... Benton	Fred Wyckoff.
Ute*† .....Monona	See Onawa.
Vail*† .....Crawford	See Denison.
Valley Junction*†.. Polk	Herman Raaz.
Van Horne*† .... Benton	See Blairstown.
Van Wert*† .... Decatur	See Leon.
Victor*† .....Iowa	See Williamsburg.
Villisca*†.. Montgomery	F. P. GREENLEE.
Vincent*† .....Webster	See Ft. Dodge.
▲Vinton*† ..... Benton	CATO SELLS.
Volga*† ..... Clayton	See Elkader.
Walker*† .....Linn	See Marion.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capit'l.

Town and County.	Name.
Wall Lake*† ..... Sac	A. B. Barclay.
Walnut*† Pottawattamie	T. R. Bardsley.
▲Wapello*† ..... Louisa	L. A. REILLY.
▲Washington*† . Wasd'ton	MARSH W. BAILEY.
Washta*† ..... Cherokee	See Cherokee.
▲Waterloo*† . Black Hawk	MULLAN & PICKETT.
Watkins*† ..... Benton	See Marengo.
Waucoma* ..... Fayette	J. B. Rockwood.
▲Waukon*† ... Allamakee	WM. S. HART.
▲Waverly*† ..... Bremer	J. Y. HAZLETT.
Wayland*† ..... Henry	See Mt. Pleasant.
▲Webster City*† Hamilton	A. N. BOEYE.
Weldon*† ..... Decatur	See Leon.
Wellman*† .. Washington	Burnham & Hawkey.
Wesley*† ..... Kossuth	Bonar & Fellows.
West Bend*† .. Palo Alto	J. P. Becker.
West Branch*† .... Cedar	George C. Hoover.
Westgate*† ..... Fayette	See Oelwein.
West Liberty*† . Muscat,e	J. E. McINTOSH.
West Mitchell*• . Mitchell	See Osage.
West Point*† ..... Lee	See Fort Madison.
West Side*† ... Crawford	See Denison.
▲West Union*† ... Fayette	D. W. CLEMENTS & SON.
What Cheer*† ... Keokuk	T. C. LEGOE.
Wheatland*† ..... Clinton	J. Stine.
Whitten*† ..... Hardin	See Eldon.
Whiting*† ..... Monona	See Onawa.
Whittemore*† .. Kossuth	See Algona.
Williams*† .... Hamilton	Gade Bros.
Williamsburg*† .... Iowa	THOMAS & THOMAS.
Wilton Jc* ..... Muscatine	J. D. Walker.
Winfield*† ..... Henry	B. B. Lindly.
▲Winterset*† ..... Madison	FREDERICK MOTT.
Winthrop*† ... Buchanan	See Independence.
Wolcott* ..... Scott	See Davenport.
Woodbine*† .... Harrison	H. F. Johns.
Woodburn*† ..... Clarke	See Osceola.
Woodward*† ..... Dallas	See Perry.
Woolstock*† .... Wright	See Webster City.
Wyoming*† ..... Jones	W. I. CHAMBERLAIN.
Yale*† ..... Guthrie	I. C. Sheets.
Yarmouth*† . Des Moines	See Mediapolis.
Zearing*† ..... Story	See Marshalltown.

KANSAS.

Town and County.	Name.
▲Abilene*† ..... Dickinson	H. L. HUMPHREY.
Admire*† ..... Lyon	Fremont Miller.
Allen*† ..... Lyon	See Emporia.
▲Alma*† ..... Wabaunsee	H. B. JONES.
Almena*† ..... Norton	See Norton.
Alton*† ..... Osborne	Brown & Goddard.
Altoona*† ..... Wilson	R. O. Graham.
▲Anthony*† ..... Harper	H. LLEWELYN JONES.
Arcadia*† ..... Crawford	O. S. Henderson.
Argentine*† .. Wyandotte	H. J. Smith.
Argonia*† ..... Sumner	M. W. Morris.
Arkansas City*† Cowley	C. L. SWARTS.
Arlington*† ..... Reno	Austin O. Hays.
▲Ashland*† ..... Clark	H. J. Bone.
▲Atchison.*† .... Atchison	WAGGENER, HORTON & ORR. Refer to The First National Bank of Chicago; Exchange National Bank, Atchison.
Athol*† ..... Smith	See Smith Center.
Attica*† ..... Harper	S. D. Bradley.
▲Atwood*† ..... Rawlins	J. P. Noble.
Augusta*† ..... Butler	See El Dorado.
Axtell*† ..... Marshall	H. K. Sharpe.
Baileyville*† .... Nemaha	See Seneca.
Baldwin*† ..... Douglas	See Lawrence.
Barnard*† ..... Lincoln	See Lincoln.
Barnes*† .... Washington	See Washington.
Baxter Springs*† Chero'e	Norton & Skidmore
Beattie*† ..... Marshall	S. B. Berry.
Belle Plaine*† ... Sumner	J. W. Forney.
▲Belleville*† ..... Republic	W. T. Dillon.
▲Beloit*† ..... Mitchell	FRANK A. LUTZ.
Bennington*† .... Ottawa	David B. Loudan.
Bern*† ..... Nemaha	W. R. Guild.
Blue Mound*† ..... Linn	W. M. Remington.
Blue Rapids*† .. Marshall	Strong & Strong.
Bluff City*† ..... Harper	See Anthony.
Bronson*† ..... Bourbon	D. E. Earl.
Bucklin*† ..... Ford	See Dodge City.
Buffalo*† ..... Wilson	E. A. Runyan.
Burden*† ..... Cowley	S. J. Day.
Burlingame*† ..... Osage	J. T. PRINGLE.
▲Burlington*† ..... Coffey	E. J. CREGO
Burr Oak*† ..... Jewell	E. P. Hotchkiss.
Burrton*† ..... Harvey	Jared Cone.
Bushton*† ..... Rice	See Lyons.
Caldwell*† ..... Sumner	HENRY C. KEELING.
Caney*† .... Montgomery	Porter & Barr.
Canton*† .... McPherson	Grattan & Grattan.
Carbondale*† ..... Osage	See Burlingame.
Cawker City*† .. Mitchell	V. H. Branch.
Cedar Vale*† Chautauqua	William P. Lynch.
Centralia*† ..... Nemaha	Burlingame & Brown.
Chanute*† ..... Neosho	C. A. COX.
Chapman*† .... Dickinson	J. B. Frost.
Chase*† ..... Rice	See Lyons.
Cheney*† ..... Sedgwick	See Wichita.
Cherokee*† .... Crawford	T. J. Lisenbee.
Cherryvale*† . Montg'ery	Hastings & Soule.
Chetopa*† ..... Labette	A. R. Bell.
▲Cimarron*† ..... Gray	Harry Brice.
Circleville*† ..... Jackson	R. Hoffhines.
Claflin*† ..... Barton	O. B. Looney.
▲Clay Center*† ..... Clay	STACKPOLE & GATES.
Clifton*† .... Washington	Hamilton & Harmon.
Clyde*† ..... Cloud	C. W. Van De Mark.
Coffeyville*† . Montg'ery	DOOLEY & KEITH.
▲Colby*† ..... Thomas	Joseph A. Gill.
▲Coldwater*† . Comanche	C. M. Myers.
Colony*† ..... Anderson	M. A. Carmichael.
▲Columbus*† ... Cherokee	C. A. McNeill.
Colwich*† ..... Sedgwick	See Wichita.
▲Concordia*† ..... Cloud	PULSIFER & ALEXANDER.
Conway Springs*† . Sum'r	See Wellington.
Corning*† ..... Nemaha	See Seneca.
▲Cottonwood Falls*† . Ch'e	JOHNSTON BROS.
▲Council Grove*† . Morris	J. K. OWENS.
Courtland*† .... Republic	See Belleville.
Cuba*† ..... Republic	John Brown.
Delphos*† ..... Ottawa	J. W. Barker.
Dentonville*† . Doniphan	See Troy.
Dexter*† ..... Cowley	J. H. Watkins.
▲Dighton*† ..... Lane	J. S. SIMMONS.
▲Dodge City*† ..... Ford	E. H. MADISON.
Douglass*† ..... Butler	W. A. Phipps.
Downs*† ..... Osborne	Harrison Bros.
Dunlap*† ..... Morris	S. L. Sargent.
Edna*† ..... Labette	J. T. Saffell.
Effingham*† .... Atchison	J. H. Hilton.
▲Eldorado*† ..... Butler	HAMILTON & LEYDIG.
Elk City*† . Montgomery	S. H. Piper.
Ellinwood*† ..... Barton	See Great Bend.
▲Ellsworth*† ... Ellsworth	IRA E. LLOYD.
Elmdale*† ..... Chase	S. B. Wood.
▲Emporia*† ..... Lyon	J. HARVEY FRITH.
Enterprise*† . Dickinson	See Abilene.
▲Erie*† ..... Neosho	J. L. DENISON.
Eskridge*† .. Wabaunsee	J. J. Mitchell.
Eudora*† ..... Douglas	H. H. Carr.
▲Eureka*† .... Greenwood	D. B. FULLER.
Everest*† ..... Brown	R. C. Jones.
Fairview*† ..... Brown	Newton & Newton.
Fall River*† . Greenwood	See Severy.
Florence*† ..... Marion	Frank Doster.
▲Fort Scott*† .... Bourbon	HULETT & HULETT Refer to Bank of Fort Scott.
Frankfort*† .... Marshall	S. D. McKee.
Frederick*† ..... Rice	See Lyons.
▲Fredonia*† ..... Wilson	T. J. HUDSON.
Fulton*† ..... Bourbon	W. H. Green.
Galena*† ..... Cherokee	JOHN R. SAPP.
▲Garden City*† .... Finney	D. F. Stocks.
Gardner*† ..... Johnson	See Olathe.
▲Garnett*† ..... Anderson	N. L. BOWMAN.
Geneseo*† ..... Rice	See Lyons.
▲Girard*† ..... Crawford	B. S. GAITSKILL.
Glasco*† ..... Cloud	See Concordia.
Glen Elder*† .... Mitchell	O. L. Taylor.
Goffs*† ..... Nemaha	See Seneca.
▲Goodland*† .... Sherman	JOHN HARTZLER.
▲Gove* ..... Gove	R. C. Jones.
▲Great Bend*† ..... Barton	E. L. HOTCHKISS.
Greeley*† ..... Anderson	See Garnett.
Green*† ..... Clay	See Clay Centre.
Greenleaf*† . Washington	W. P. Mudgett.
▲Greensburg*† ..... Kiowa	L. M. Day.
Grenola*† ..... Elk	J. T. Lauter.
Gypsum* ..... Saline	See Saline.
Haddam*† .. Washington	R. O. Woody.
Halstead*† ..... Harvey	See Newton.
Hamlin*† ..... Brown	See Hiawatha.
Hanover*† . Washington	F. A. Meckel.
Harper*† ..... Harper	Washbon & Washbon.
Hartford*† ..... Lyon	See Emporia.
▲Hartland*† ..... Kearney	See Garden City.
Haven*† ..... Reno	See Hutchinson.
Havensville*† . Potta'mie	T. J. Richardson.
▲Hays*† ..... Ellis	A. J. BRYANT.
Hazelton*† ..... Barber	W. C. Alford.
Herington*† . Dickinson	P. L. Thurman.
Herndon*† ..... Rawlins	See Atwood.
▲Hiawatha*† ..... Brown	MEANS & SMITH.
Highland*† ..... Doniphan	B. A. Seaver.
▲Hill City*† ..... Graham	F. D. Turck.
Hillsboro*† ..... Marion	See Marion.
Hoisington*† ..... Barton	J. B. Prose.
Hollenberg*† Washin'ton	J. T. Thompson.
Hollyrood*† ... Ellsworth	See Ellsworth.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Holton*●†.....Jackson	HOPKINS & HOPKINS.
Hope*●†.....Dickinson	T. C. Sawyer.
Horace*●†..... Greeley	F. J. Crutchen.
Horton*●†..... Brown	MEANS & SMITH.
▲Howard*●†..... Elk	John Marshall.
▲Hoxie*●†.....Sheridan	W. F. SCHULTHEIS.
▲Hugoton*.....Stevens	A. W. Lamkin.
Humboldt*●†.....Allen	W. A. Chognill.
Huron*●†.....Atchison	G. W. Stabler.
▲Hutchinson*●† ..... Reno	WHITELAW & ROSE.
Idana*●†.....Clay	See Clay Centre.
▲Independence*●† Montg'y	LUTHER FREEMAN.
Inman*●†..... McPherson	See McPherson.
▲Iola*●†.....Allen	OSCAR FOUST & SON.
Jamestown*●† ..... Cloud	F. E. Lane.
Jewell*●† .....Jewell	D. L. Palmer.
▲Johnson* ..... Stanton	See Ulysses.
▲Junction City*●†...Geary	THOMAS DEVER.
▲Kansas City*●†Wyandotte	MILLER, BUCHAN & MOORIS.
Kensington*●† ..... Smith	See Smith Center.
Kincaid*●†.....Anderson	S. D. Whittington.
▲Kingman*●† .... Kingman	HAY & HAY.
▲Kinsley*●† ..... Edwards	W. N. Beezley.
Kiowa*●†..... Barber	Charles Rumsey.
Kirwin*●†.....Phillips	W. A. Lindsay.
▲La Crosse*●†.....Rush	H. L. Anderson.
La Cygne*●†.....Linn	M. F. Leasure.
Lakin*●†.....Kearney	F. J. Oyler.
Lancaster*●†.... Atchison	See Atchison.
Lane*●†.....Franklin	See Paola.
▲Larned*●†..... Pawnee	W. H. VERNON.
▲Lawrence*●†..... Douglas	F. J. SAVAGE. Refers to Merchants' National Bank, Lawrence National Bank, and Watkins National Bank.
▲Leavenworth*●† Leaven'h	KELSO & VAN TUYL. Refer to any bank in the city.
Lebanon*●† ..... Smith	Jas. R. Lewis.
Lebo*●† ..... Coffey	E. R. Evans.
Lehigh*●†..... Marion	See Marion.
Lenora*●† ..... Norton	H. R. Tillotson.
Leon*●†..... Butler	C. I. King.
Leona*●†..... Doniphan	See Troy.
Leonardville*●†..... Riley	A. M. Storey.
▲Leoti*●† ..... Wichita	J. S. Caldwell.
▲Liberal*●† ..... Seward	T. A. Scates.
▲Lincoln*●†..... Lincoln	George D. Abel.
Lindsborg*●†. McPherson	See McPherson.
Linn*●†..... Washington	See Clifton.
Little River*●†.....Rice	See Lyons.
Logan*●† .....Phillips	T. M. Sullivan.
Long Island*●†... Phillips	Giffen Culbertson.
Longton*●† .....Elk	Fred Hamlin.
Lost Springs*●†.....Marion	See Marion.
Louisburg*●†..... Miami	See Paola.
Lucas* .....Russell	J. C. Ruppenthal, Jr.
▲Lyndon*●† ..... Osage	J. H. Stavely.
▲Lyons*●† ..... Rice	O. E. HOPKINS.
Macksville*●†.... Stafford	See St. Johns.
Madison*●† .. Greenwood	S. F. Wicker.
▲Manhattan*●† .....Riley	R. S. HICK.
▲Mankato*●† .....Jewell	T. S. Kirkpatrick.
▲Marion*●† ..... Marion	KING & KELLEY.
Marquette*●†. McPherson	Grattan & Grattan.
▲Marysville*●†....Marshall	JOHN A. BROUGHTEN.
McCracken*●†..... Rush	J. T. Nolan.
McCune*●†..... Crawford	H. M. Ford.
McDonald*●..... Rawlins	See Atwood.
McLouth*●†..... Jefferson	D. W. Daniels.
▲McPherson*●†McPherson	GEO. W. ALLISON.
▲Meade*●† .....Meade	Geo. S. Selvidge.
Medicine Lodge*●† Barb'r	A. L. NOBLE.
▲Melvern*●† .....Osage	I. Farley.
Meriden*●† .....Jefferson	See Valley Falls.
Miltonvale*●†.....Cloud	James McArthur.
▲Minneapolis*●†....Ottawa	J. C. MURPHY.
Moline*●† ..... Elk	J. K. Glasscock.
Moran ..... Clay	See Clay Centre.
Morganville*●† ..... Clay	See Clay Centre.
Morrill*●† ..... Brown	See Sabetha.
▲Mound City*●†.....Linn	JOHN C. CANNON.
Moundridge*●†McPhers'n	See McPherson.
Mound Valley*●† Labette	Graham & Beggs.
Mount Hope*●† Sedgwick	G. C. Robbins.
Mulvane*●† .....Sumner	See Wellington.
Muscotah*●† ..... Atchison	J. R. Carico,
Narka*●† .....Republic	B. H. Speer.
Noodesha*●† ..... Wilson	E. D. MIKESELL.
Neosho Falls*●† Woodson	E. Q. Stillwell.
▲Ness City*●† .....Ness	W. F. Hague.
Netawaka*●†.....Jackson	Andrew Neal.
▲Newton*●† ..... Harvey	PETERS & NICHOLSON.
Nickerson*●† ..... Reno	E. M. Elliott.
Norcatur*●†.....Decatur	See Oberlin.
North Topeka*●†.Shawnee	See Topeka.
▲Norton*●† .....Norton	L. H. WILDER.
Nortonville*●†..Jefferson	L. F. Randolph.
Norwich*●† .....Kingman	J. W. Smith.
Oakley*●† .....Logan	K. E. Willcockson.
▲Oberlin*●†.....Decatur	TULLY SCOTT.

Town and County.	Name.
Oketo*●†.....Marshall	See Marysville.
▲Olathe*●† .....Johnson	PARKER & HAMILTON.
Olsburg*●†.Pottawatomie	See Westmoreland.
Onaga*●†..Pottawatomie	O. J. Grover.
Oneida*●† .....Nemaha	See Seneca.
Osage City*●† .....Osage	J. P. McLaughlin.
Osawatomie*●†.....Miami	See Paola.
▲Osborne*●†.....Osborne	SMITH & NICHOLAS.
▲Oskaloosa*●† ... Jefferson	MORSE & CASEBIER.
▲Oswego*●†.....Labette	M. E. WILLIAMS.
▲Ottawa*●† ..... Franklin	JOHN W. DeFORD.
Overbrook*●† .....Osage	See Lyndon.
Oxford*●† .....Sumner	Robert Collins.
Palmer*●† ... Washington	S. H. Hamilton.
▲Paola*●†.....Miami	FRANK M. SHERIDAN.
Parsons*●† .....Labette	F. H. FOSTER.
Pawnee Rock*●†..Barton	J. W. Ratcliffe.
Peabody*●† .....Marion	C. M. Clark.
Perry*●† .....Jefferson	R. P. Haynes.
▲Phillipsburg*●†.....Phillips	C. A. Lewis.
Pittsburg*●† ... Crawford	CURRAN & CURRAN.
Plainville*●† .....Rooks	See Stockton.
Pleasanton*●†.....Linn	Blue & Riggs.
Pomona*●† .....Franklin	See Ottawa.
Powhattan*●† ..... Brown	See Hiawatha.
▲Pratt*●† .....Pratt	J. G. THOMPSON.
Pretty Prairie*●†....Reno	See Hutchinson.
Quenemo*●† ..... Osage	C. H. Leonard.
Quinter*●.....Gove	See Gove City.
Randall*●† .....Jewell	J. W. Hall.
Randolph*●† .....Riley	See Manhattan.
Republic*● .....Republic	See Scandia.
▲Richfield*.....Morton	G. Porter Craddock.
Richland*●† .....Shawnee	See Rossville.
Richmond*●†....Franklin	See Ottawa.
Riley*●† .....Riley	J. B. Rairden.
Robinson*●† .....Brown	F. M. Pearl.
Rossville*●† .....Shawnee	A. C. Sherman.
▲Russell*●† ..... Russell	Laing & Ruppenthal.
▲Russell Springs*...Logan	See Colby.
Sabetha*●† .....Nemaha	Nathan Jones.
▲Salina*●† .....Saline	R. A. LOVITT.
▲Santa Fe*†.....Haskell	See Ulysses.
Scandia*●† .....Republic	J. P. Eaton.
▲Scott*●† .....Scott	T. Morse.
▲Sedan*●† ..... Chautauqua	H. E. Sadler.
Sedgwick*●† .....Harvey	C. L. Foster.
▲Seneca*●† .....Nemaha	STOWELL & NOLD.
Severance*●† .. Doniphan	W. H. H. Curtis.
Severy*●† .... Greenwood	L. L. Slater.
▲Sharon Springs*●†Wallace	W. S. Roark.
Simpson* .....Mitchell	See Beloit.
▲Smith Center*●†....Smith	E. S. Rice.
Soldier*●† .....Jackson	V. H. McDonald.
Solomon*●† ..... Dickinson	H. Whitley.
South Haven*●† .. Sumner	See Wellington.
Spring Hill*●†.....Johnson	See Paola.
Stafford*●† .....Stafford	C. G. WEBB.
Sterling*●† .....Rice	F. P. GREEN.
▲St. Francis*●† ..Cheyenne	T. F. Egan.
▲St. John*●† .....Stafford	Rose & Roberts.
St. Mary's*●†.Pottawato'e	J. W. Fitzgerald.
St. Paul*●†.....Neosho	See Erie.
▲Stockton*●† .....Rooks	W. B. HAM.
Strong*●† .....Chase	Madden Bros.
Summerfield*●† . Marshall	See Seneca.
Sylvan Grove*●† .Lincoln	See Lincoln.
▲Syracuse*●† ....Hamilton	U. T. Tapscott.
Tescott*●† .....Ottawa	See Minneapolis.
Thayer*●†..... Neosho	S. W. Brewster.
Tonganoxie*●†Leavenw'h	S. J. McNaughton.
¶▲Topeka*●† .....Shawnee	W. H. COWLES. Refers to Guilford Dudley, banker, and Bank of Topeka.
" ..... "	GEORGE A. HURON. Refers to First National, Central National, and Bank of Topeka.
" ..... "	ROSSINGTON, SMITH & HISTED. Attorneys for First National Bank and Merchants National Bank.
" ..... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
Toronto*●† .....Woodson	J. S. Gilson.
▲Tribune*●† .....Greeley	W. M. Glenn.
▲Troy*●†..... .....Doniphan	Ryan & Stewart.
Turon*●† .....Reno	M. H. Potter.
Udall*●†.....Cowley	See Winfield.
▲Ulysses* .....Grant	T. W. Marshall.
Valley Falls*●† .Jefferson	G. W. McCAMMON.
Vermillion*●† ....Marshall	See Marysville.
▲WaKeeney*●† .....Trego	W. E. Saum.
Wakefield*●† .....Clay	See Clay Centre.
Walnut*●† .....Crawford	See Pittsburg.
Wamego*●† .Pattawato'e	D. V. Sprague.
▲Washington*●† .Wash't'n	CHARLES SMITH.
Waterville*●†....Marshall	E. A. Perry.
Wathena*●† .....Doniphan	F. H. Drenning.
Waverly*●† .....Coffee	H. L. Cooper.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Weir*† .....Cherokee	M. F. Compton.
▲Wellington*† ...Sumner	C. E. ELLIOTT.
Wellsville*† .. .Franklin	T. J. Gregory.
▲Westmoreland*.Pottaw'e	Hick & Badgley.
Westphalia*† .Anderson	See Garnet.
Wetmore*† ..... Nemaha	M. DeForest.
White City*† .... Morris	O. L. McKillip.
White Cloud*† Doniphan	A. S. Brewster.
Whitewater*†.....Butler	P. E. Ashenfelter.
Whiting*† .....Jackson	J. C. Archer.
▲Wichita*† .....Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
" ..... "	THOMAS C. WILSON. Refers to any bank or county official.
Williamsburg*†Franklin	J. R. Finley.
Willis*† .....Brown	Jesse Henney.
Wilson*† .....Ellsworth	See Ellsworth.
Winchester*† ..Jefferson	See Oskaloosa.
▲Winfield*† .....Cowley	POLLOCK & LAFFERTY.
▲Yates Center*† Woodson	E. A. RUNYAN.

KENTUCKY.

Town and County.	Name.
Adairville*† .....Logan	J. B. Grubbs.
▲Albany* .....Clinton	M. L. Jarvis.
▲Alexandria* ....Campbell	T. M. Hill.
Allensville*† ..... Todd	R. F. Allensworth.
Ashland*† .....Boyd	D. W. STEELE, JR.
Auburn*† .....Logan	S. A. Bass.
Augusta*† .....Bracken	Geo. Doniphan.
Bagdad*● .....Shelby	See Shelbyville.
▲Barboursville*†....Knox	S. B. Dishman.
▲Bardstown*† .....Nelson	JOHN S. KELLEY.
▲Bardwell*† .....Carlisle	J. M. Nichols.
Beard*● .....Oldham	See La Grange.
▲Beattyville*† .....Lee	H. H. HARRIS.
Beaver Dam*† .....Ohio	J. S Glenn.
▲Bedford* .....Trimble	C. B. Terrell.
▲Benton*† .....Marshall	Reed, Greer & Oliver.
Bloomfield*† .....Nelson	J. A. Fulton.
▲Booneville*..... Owsley	J. M. Sebastian.
▲Bowling Green*†Warren	SAMUEL D. HINES.
▲Brandenburg*..... Meade	J. H. Trent, Jr.
▲Brookville*▲ .....Bracken	W. A. Byron.
▲Brownsville*.. Edmonson	James S. Lay.
Burgin*† ..... Mercer	See Harrodsburg.
▲Burkesville*.Cumberland	Sandidge & Sandidge.
▲Burlington*†..... Boone	Sidney Gaines.
Butler*† .....Pendleton	W. M. Wilson.
▲Cadiz* .....Trigg	FENTON SIMS.
▲Calhoun* .....McLean	William B. Noe.
Campbellsburg*†..Henry	See New Castle.
▲Campbellsville*†..Taylor	J. M. Wood.
▲Campton* .....Wolfe	A. F. Byrd.
Caneyville*† .... Grayson	N. C. Tilford.
▲Carlisle*† ..... Nicholas	Thomas Owens.
▲Carrollton*▲.....Carroll	GARNET & DOWNS.
▲Catlettsburg*† .....Boyd	Thomas R. Brown.
Cave City*† ..... Barren	See Glasgow.
Central City*†.Muhl'berg	R. Y. Thomas, Jr.
Clay City*† .....Powell	James W. Lilly.
▲Clinton*† ..... Hickman	W. RAY MOSS.
Cloverport*† Breck'ridge	D. R. Murray & Son.
Columbia*..... Adair	H. C. Baker.
Columbus*† .... Hickman	See Clinton.
Corbin*† .....Whitley	See Williamsburg.
Corinth*† .....Grant	W. W. Alcoke.
Corydon*† ....Henderson	Merritt & Alvis.
Covington*† ..... Kenton	RICHARD P. ERNST. Refers to German National Bank.
" ..... "	CHAS. S. FURBER. Refers to Farmers & Traders National Bank.
Crittenden*† .....Grant	B. F. Menefee.
▲Cynthiana*† .... Harrison	EVANS & PETERSON.
▲Danville*† ..... Boyle	R. T. QUISENBERRY.
▲Dixon* .....Webster	F. M. Baker.
Dry Ridge*† .....Grant	J. G. Blackburn.
▲Eddyville*† .....Lyon	T. J. Watkins.
▲Edmonton* .....Metcalfe	See Glasgow.
▲Elizabethtown*†. Hardin	JAMES MONTGOMERY.
▲Elkton*† .....Todd	PERKINS & TRIMBLE.
Eminence*† .....Henry	W. P. Thorne.
Erlanger*† ..... Kenton	S. W. Adams.
Fairfield* ..... Nelson	See Bardstown.
▲Falmouth*† ... Pendleton	J. H. Barker.
▲Flemingsburg*† Fleming	J. H. Power.
Fordsville*† ..... Ohio	See Hartford.
¶▲Frankfort*† .. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*† ..... Simpson	GEORGE C. HARRIS.
▲Frenchburg ..... Menifee	L. T. Hovermale.
Fulton*† ..... Fulton	Ed. Thomas.
▲Georgetown*† .....Scott	VICTOR F. BRADLEY.
Ghent*● ..... Carroll	James O. Bersatt.
▲Glasgow*† ..... Barren	C. D. Dickey.
Glencoe*† ..... Gallatin	See Warsaw.
▲Grayson*† ..... Carter	H. D. Gregory.
▲Greensburg*† ..... Green	CHARLES H. NOGGLE.
▲Greenup*† ..... Greenup	W. F. Worthington.
▲Greenville*† Muhlenberg	W. J. Cox.
Guthrie*† ..... Todd	See Elkton.
▲Hardinsburg*†.Bre'ridge	D. R. Murray.
▲Harlan* ..... Harlan	Howard & Clay.
▲Harrodsburg*† ...Mercer	W. W. STEPHENSON.
▲Hartford* ..... Ohio	J. S. R. WEDDING.
▲Hawesville*†... Hancock	E. E. Kelly.
▲Hazard* ..... Perry	L. H. N. Salyer.
▲Henderson*†. Henderson	YEAMAN & YEAMAN.
▲Hickman*† ..... Fulton	A. W. Lindsay.
▲Hindman* ..... Knott	W. W. Baker.
▲Hodgensville*†...La Rue	D. H. Smith.
▲Hopkinsville*†.Christian	FRANK RIVES.
Horse Cave*† ..... Hart	See Munfordville.
Hustonville* ..... Lincoln	See Stanford.
▲Hyden* ..... Leslie	Bicknell & Lewis.
▲Independence*..... Kenton	See Covington.
▲Irvine*† ..... Estill	Ridell & Ridell.
▲Jackson*† ..... Breathitt	G. W. FLEENOR.
▲Jamestown* ..... Russell	Meadows & Garnett.
Jonesville ..... Owen	See Owenton.
Kelsey ..... Caldwell	See Princeton.
Kuttawa*† ..... Lyon	See Eddyville.
▲LaGrange*† ..... Oldham	Peak & DeHaven.
▲Lancaster*† ..... Garrard	W. O. Bradley.
▲Lawrenceburg*†And'son	F. R. FELAND.
▲Lebanon*† ..... Marion	J. McCHORD.
▲Litchfield*† ..... Grayson	J. S. Worthan.
Lewisburg*† ..... Logan	See Russellville.
Lewisport*† .... Hancock	B. H. Poindexter.
▲Lexington*† ..... Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* ..... Casey	Stone & Stone.
▲London*† ..... Laurel	W. S. JACKSON.
▲Louisa*† ..... Lawrence	Stewart & Stewart.
▲Louisville*† .... Jefferson	BARNETT & BARNETT, Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	CHARLES S. GRUBBS, Kenyon Bldg. Refers to American National Bank.
" ..... "	SAM'L B. KIRBY, Kenyon Bldg. Refers to First National Bank, Louisville Trust Co.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
" ..... "	C. B. SEYMOUR, 308 5th St. Refers to Louisville Trust Co. and Farmers' & Drovers' Bank.
" ..... "	STROTHER & GORDON, Columbia Bldg. Refer to Columbia Finance & Trust Co. and Union National Bank.
▲Madisonville*†..Hopkins	J. F. DEMPSEY.
▲Manchester* ..... Clay	James H. Garrard.
▲Marion*† .... Crittenden	James & James.
▲Mayfield*† ..... Graves	Lee & Hester.
▲Maysville*† ..... Mason	THOMAS R. PHISTER.
▲McKee* ..... Jackson	M. A. Holcomb.
Middlesboro*† ..... Bell	G. W. SAULSBERRY.
Midway*† ..... Woodford	Richard Godson.
Millersburg*† .. Bourbon	See Paris.
Monterey* ..... Owen	T. J. Hardin.
▲Monticello* ..... Wayne	John W. Tuttle.
▲Morehead*† ..... Rowan	J. W. Riley.
▲Morganfield*† ..... Union	W. T. Drury.
▲Morgantown* ..... Butler	McClain Taylor.
▲Mt. Olivet* .... Robertson	W. J. Osborne.
▲Mt. Sterling*† Montg'ery	HENRY R. PREWITT.
▲Mt. Vernon*† Rockcastle	P. D. Colver.
▲Munfordville*† ..... Hart	H. A. Watkins.
▲Murray*† ..... Calloway	G. C. Diugald.
▲New Castle*● ..... Henry	W. W. Turner.
New Haven*† .... Nelson	See Bardstown.
New Liberty* ..... Owen	See Owenton.
Newport*† ..... Campbell	SCHROLL & BARBOUR.
▲Nicholasville*†.Jes'mine	B. P. CAMPBELL.
No. Middletown*Bourbon	See Paris.
▲Owensboro*† .... Daviess	HUGH A. WILLIAMS.
▲Owenton*† ..... Owen	Lindsay & Botts.
▲Owingsville*● ..... Bath	R. Gudgell & Son.
▲Paducah*† ...McCracken	GREER & REED.
▲Paintsville* ..... Johnson	J. P. Wells.
▲Paris*† ..... Bourbon	CLIFTON ARNSPARGER.
Pembroke*† ...Christian	See Hopkinsville.
Perryville* ..... Boyle	W. J. Lisle.
Petersburg* ..... Boone	See Burlington.
▲Pikeville* ..... Pike	James Sowards.
▲Pineville*† ..... Bell	METCALF & ROLLINS.
Pleasureville*● ..... Henry	See New Castle.
Port Royal ..... Henry	See New Castle.
▲Prestonsburg* ..... Floyd	E. L. Stephens.
▲Princeton*† .... Caldwell	WM. MARBLE.
Providence*† ...Webster	Gordon & Gordon.
▲Richmond*† .... Madison	J. A. SULLIVAN.

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Town and County.	Name.
Rochester*†.....Butler	See Morgantown.
▲Russellville*†.....Logan	H. S. McCUTCHEN.
Sacramento*.....McLean	E. B. McEwen.
Sadleville*†.....Scott	See Georgetown.
▲Salyersville*.....Magoffin	E. L. Stephens.
▲Sandyhook*.....Elliott	J. B. Hannah.
▲Scottsville*●.....Allen	W. C. GOAD.
Sebree*†.....Webster	See Henderson.
Sharpsburg*.....Bath	J. C. Nelson.
▲Shelbyville*†.....Shelby	J. C. BECKHAM.
▲Shepherdsville*†..Bullitt	J. F. Combs.
▲Smithland*●...Livingston	Charles H. Webb.
Smith's Grove*†.Warren	See Bowling Green.
▲Somerset*†.....Pulaski	O. H. WADDLE.
Sonora*†.....Hardin	See Elizabethtown.
▲Springfield*†Washington	T. W. Simms, Jr.
Stamping Ground*†Scott	See Georgetown.
▲Stanford*†.....Lincoln	J. S. OWSLEY, Jr.
▲Stanton*†.....Powell	Atkinson & Spencer.
Sturgis*†.....Union	J. Mack Thompson.
Sulphur*†.....Henry	See New Castle.
▲Taylorsville*●.....Spencer	L. B. Brown.
▲Tompkinsville*..Monroe	Richardson & Spear.
Trenton*†.....Todd	Otis Wilson.
Uniontown*†.....Union	Robert G. Byrne.
▲Vanceburg*†.....Lewis	W. C. Halbert.
▲Versailles*†..Woodford	D. L. THORNTON.
Vine Grove*†.....Hardin	See Elizabethtown.
Walton*†.....Boone	See Burlington.
▲Warfield.....Martin	See Paintsville.
▲Warsaw*.....Gallatin	L. L. Tiller.
▲West Liberty*.....Morgan	Finley E. Fogg.
West Louisville...Daviess	See Owensborough.
▲Whitesburg*.....Letcher	D. D. Fields & Son.
Whitesville*†.....Daviess	See Owensborough.
▲Wickliffe*†.....Ballard	BUGG & WICKLIFFE.
▲Williamsburg*†.Whitley	J. N. SHARP.
▲Williamstown*†...Grant	M. D. Gray.
▲Winchester*†.....Clark	LEELAND HATHAWAY.

LOUISIANA.

Town and County.	Name.
Abbeville*●...Vermillion	J. N. Greene.
▲Alexandria*†.....Rapides	JOHN C. RYAN.
▲Amite*†.....Tangipahoa	O. P. Amacker.
▲Arcadia*†.....Bienville	J. C. Reynolds.
▲Bastrop*†.....Morehouse	Bussey & Napp.
¶▲Baton Rouge*†E.Ba.R.	THOS. J. KERNAN.
Bayou Sara*†W.Feliciana	See St. Francisville.
▲Bellevue.....Bossier	See Benton.
▲Benton*†.....Bossier	Joannes Smith.
▲Cameron*.....Cameron	See Lake Charles.
▲Clinton*†.East Feliciana	W. F. KERNAN.
▲Colfax*.....Grant	W. C. Roberts.
▲Columbia*†.....Caldwell	Hundley & Chick.
▲Convent*†.....St. James	See New Orleans.
▲Coushatta*†....Red River	W. A. Wilkinson.
▲Covington*†St. Tam'any	Clay Elliott.
▲Crowley*†.....Acadia	J. E. Barry.
▲Donaldsonville*†Asc'n'n	E. N. PUGH.
▲Edgard St. John the Bapt.	See New Orleans.
▲Farmerville*.....Union	R. B. Dawkins.
▲Floyd*.....West Carroll	Gray & McIntosh.
▲Franklin*†.....St. Mary	PHILIP H. MENTZ.
▲Franklinton*†Washin'ton	P. B. Carter.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna*.....Jefferson	See New Orleans.
▲Hahnville...St. Charles	See New Orleans.
Hammond*†Tangipahoa	W. M. Wright.
▲Harrisonburg*.Catahoula	D. N. Thompson.
▲Homer*†.....Claiborne	J. E. MOORE.
▲Houma*†...Terre Bonne	H. M. Wallis, Jr.
Jeanerette*†.....Iberia	See New Iberia.
Jennings*†.....Calcasieu	See Lake Charles.
▲Lafayette*†...Lafayette	Charles D. Caffery.
▲Lake Charles*†Calcasieu	C. A. McCOY.
▲Lake Providence*†E.Car'l	John E. Ransdell.
▲Leesville*●.....Vernon	J. R. Monk.
▲Mansfield*†.....De Soto	J. W. Parsons.
▲Many*†.....Sabine	W. P. Good.
▲Marksville*†...Avoyelles	JOFFRION & JOFFRION.
▲Minden*†.....Webster	L. K. Watkins.
▲Monroe*†.....Ouachita	E. T. LAMKIN.
Morgan City*†...St. Mary	Septime Landux.
▲Napoleonville*Assumpt'n	John Marks.
▲Natchitoches*† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*†.....Iberia	WEEKS & WEEKS.
▲New Orleans*†..Orleans	HARRY H. HALL, 807 Carondelet St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 220 Carondelet St. Refers to Hibernia National Bank, and Louisiana National Bank.
" ..... "	PARKERSON & TOBIN, Liverpool & London & Globe Bldg. Refer to State, New Orleans, and Hibernia National banks.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*†..St. Landry	T. H. Lewis.
Patterson*†.....St. Mary	See Franklin.
▲Plaquemine*†...Iberville	TOLBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	P. A. Barry, *collector*.
▲Port Allen*†W. Baton R.	See Baton Rouge.
Rayne*†.....Acadia	Barry & Story.
▲Rayville*†.....Richland	J. W. Willis.
▲Ruston*†.....Lincoln	J. B. Halstead.
▲Shreveport*†.....Caddo	T. ALEXANDER.
▲Sparta*.....Bienville	J. J. Sprawls.
▲Springville....Livingston	Kemp & Kemp.
▲St Bernard...St. Bernard	A. Estopional, Jr.
▲St. Francisville*W. Feliciana	J. L. Goslan.
▲St. Joseph*†.....Tensas	Young & Young.
▲St. Martinville*●.St. Martin	James Simon.
▲Tallulah*†.....Madison	Stone & Holmes.
▲Thibodeaux*†Lafourche	CLAY, KNOBLOCH & SON.
▲Vernon*.....Jackson	N. M. Smith.
▲Vidalia*†.....Concordia	Boarner & Hough.
Washington*†St Landry	JAMES P. O'REILLY.
Whitecastle*†..Iberville	See Plaquemine.
▲Winnfield*.....Winn	Henry Bernstein.
▲Winnsboro*†...Franklin	C. L. Berry.

MAINE.

Town and County.	Name.
▲Alfred*†.....York	Samuel M. Came.
▲Auburn*†.Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*†....Kennebec	HEATH & ANDREWS.
▲Bangor*†.....Penobscot	MARTIN & COOK.
Bar Harbor*†..Hancock	JOHN A. PETERS, Jr.
▲Bath*†.....Sagadahoc	JOSEPH M. TROTT.
▲Belfast*†.....Waldo	THOMPSON & WARDWELL.●
Bethel*†.....Oxford	Herrick & Park.
Biddeford*†.....York	MASON & WEYMOUTH.
Boothbay*.....Lincoln	C. R. Tupper.
Brewer*†.....Penobscot	F. A. Floyd.
Bridgton*†..Cumberland	A. H. & E. C. Walker.
Brunswick*†Cumberland	BARRETT POTTER.
Buckfield*†.....Oxford	See Canton.
Bucksport*†....Hancock	O. F. Fellows.
▲Calais*†.....Washington	HANSON & ST. CLAIR.
Camden*†.....Knox	J. H. Montgomery.
Canton*●.....Oxford	John P. Swasey.
Caribou*†.....Aroostook	B L FLETCHER.
Damariscotta*†..Lincoln	Pierce & Hall.
Dexter*†.....Penobscot	L. B. WALDRON.
▲Dover*†.....Piscataquis	Peaks & Smith.
Eastport*†..Washington	S. D. Leavitt.
▲Ellsworth*†.....Hancock	J. A. PETERS, Jr.
Fairfield*†.....Somerset	Johnson & McFadden.
▲Farmington*†..Franklin	J. C. HOLMAN.
Ft. Fairfield*†Aroostook	Herbert T. Powers.
Freeport*†..Cumberland	See Yarmouth.
Fryeburg*†.....Oxford	E. E Hastings.
Gardiner*†.....Kennebec	O. B. CLASON.
Gorham*†...Cumberland	John A. Waterman.
Guilford*†...Piscataquis	Henry Hudson.
Hallowell*†....Kennebec	See Augusta.
▲Houlton*†.....Aroostook	POWERS & POWERS.
Kennebunk*†.....York	W. L. Dane.
Kingfield*●.....Franklin	H. S. Wing.
Lewiston*†.Androscog'n	WHITE & CARTER.
Limerick*.....York	Frank M. Higgins.
Lisbon Falls*†.And'c'g'n	H. E. Coolidge.
Livermore Falls*†A'd'gin	John H. Maxwell.
▲Machias*†...Washington	C. B. DONWORTH.
Madison*†.....Somerset	C. A Wilbur.
McKinley.....Hancock	See Ellsworth.
Mechanic Falls*†And'g'n	J. M. Libby.
New Castle*†.....Lincoln	H. E. Hall.
Newport*†.....Penobscot	J. M. Sanborn.
North Berwick*†...York	See Somersworth, N. H.
Norway*†.....Oxford	E. F. Smith.
Oakland*†.....Kennebec	George W. Field.
Oldtown*†.....Penobscot	JOSEPH F. GOULD.
▲Paris*†.....Oxford	See South Paris.
Phillips*†.....Franklin	F. E. Timberlake.
Pittsfield*†.....Somerset	J. W. Manson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Portland*• † .Cumberland	SETH L. LARRABEE, general law practice. Attorney for Chapman National Bank.
" ..... "	PAYSON & VIRGIN, Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL, Attorneys for Casco National and Canal National banks.
Presque Isle*• † Aroostook	George H. Smith.
Richmond*• † ..Sagadahoc	W.T. Hall.
▲Rockland*• † .....Knox	W. H. FOGLER.
Rockport*• † .....Knox	G. H. M. Barrett.
Rumford Falls*• † .Oxford	George D. Bisbee.
Saco*• † .....York	FAIRFIELD & MOORE.
Sanford*• † .....York	Fred J. Allen.
Searsport*• † .....Waldo	W. T. C. Runnels.
▲Skowhegan*• † ..Somerset	GEORGE W. GOWER.
South Berwick*† ....York	W. H. Downs.
South Paris*• † ....Oxford	George A. Wilson.
Thomaston*• † .....Knox	JOSEPH E. MOORE.
Tremont* .....Hancock	George R. Fuller.
Waldoboro*• † ....Lincoln	O. D. Castner.
Waterville*• † ..Kennebec	C. W. HUSSEY.
Westbrook*• † Cumberla'd	Wm. Lyons.
West Buxom*.....York	J. M. Marshall.
Wilton*• † .....Franklin	C. N. Blanchard.
▲Winthrop*• † ...Kennebec	H. E. Foster.
▲Wiscasset*• † .....Lincoln	Rufus K. Sewall.
Yarmouth*• † Cumberland	G. F. McQuillan.
York Village*.....York	James T. Davidson.

MARYLAND.

Town and County.	Name.
Aberdeen*• † .....Harford	Septimus Davis.
¶▲Annapolis*• † Anne Ar'd'l	JAMES W. MUNROE.
Baltimore*• † ...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.
" ..... "	A. BERNARD CHANCELLOR, 108 East Lexington St. References: Fidelity & Deposit Co., and John L. Williams & Sons, bankers, Richmond, Va.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	HODSON & HODSON, 6 East Lexington St. Attorneys, Solicitors, and Proctors. Reference: National Marine Bank.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co., Commercial & Farmers' Nat. Bank.
" ..... "	STEINER & PUTZEL, Law Bldg. Long distance telephone 3388. Reference: Nat. Union Bk.
" ..... "	SYLVAN HAYES LAUCHHEIMER, Equitable Bldg. Attorney for Clothiers Board of Trade and Standard Sewing Machine Co.
" ..... "	WILLIS & HOMER, 213 Courtland St. Attorneys for Second National and German-American banks.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*• † .....Harford	STEVENSON A. WILLIAMS.
Berlin*• † ..... Worcester	See Snow Hill.
Brunswick*• † ..Frederick	See Frederick.
▲Cambridge*• † Dorchester	THOMAS W. SIMMONS.
Canton .....Baltimore	See Baltimore.
Catonsville*• † .Baltimore	See Baltimore.
▲Centreville*• † Queen An'e	Phlemon B. Hopper.
▲Chestertown*• † .....Kent	HARRISON W. VICKERS.
Cockeysville*• † Baltimore	See Towson.
Crisfield*• † .....Somerset	Clarence P. Langford.
▲Cumberland*• † ..Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O. Delmar, Del.) See Salisbury.
▲Denton*• .....Caroline	Henry R. Lewis.
Dickeyville*.....Baltimore	See Baltimore.
▲Easton*• † .....Talbot	WM. H. ADKINS.
▲Elkton*• † ..... Cecil	L. MARSHALL HAINES.
Ellicott City*• † ..Howard	John G. Rogers.
Emmittsburg*• † Fr'd'rick	See Frederick.
Federalsburg*• † .Caroline	See Denton.
▲Frederick*• † ...Frederick	JACOB ROHRBACK.
Frostburg*† .....Allegany	Clayton J. Purnell.
Gaithersb'rg*• † M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*• † Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*• † ..Washington	See Hagerstown.
Havre de Grace*• † H'rf'rd	See Aberdeen.
Hyattsville*• † Prince Geo.	Rogers & Rogers.
▲Laplata*• † .....Charles	Walter J. Mitchell.
Laurel*• † Prince George's	C. H. Stanley.
▲Leonardtown*...St. Mary	D. C. Hammitt.
Lonaconing*† ...Allegany	D. LINDLEY SLOAN.
Middletown*† ..Frederick	See Frederick.
Mount Airy*• † ....Carroll	See Westminster.
New Windsor*• ....Carroll	Lewis Diehlman.
North East*• † .....Cecil	See Elkton.
▲Oakland*• † .....Garrett	Gilmore S. Hamill.
Oxford*• † .....Talbot	See Easton.
Pocomoke City*• † W'r'st'r	C. O. Melvin.
Port Deposit*• † .....Cecil	See Elkton.
Port Tobacco*• ...Charles	See Laplata.
▲Prince Frederickstown* Calvert	John B. Gray.
▲Princess Anne*• † Som'rset	MILES & STANFORD.
Rising Sun*• † .....Cecil	See Elkton.
▲Rockville*• † Montgomery	Anderson & Boule.
▲Salisbury*• † ...Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*† .M'tg'm'ry	See Rockville.
Sharpsburg*• † ..Wash'ton	See Hagerstown.
Smithsburg*• † ..Wash'ton	See Hagerstown.
▲Snow Hill*• † ...Worcester	R. D. JONES.
St. Michaels*• † .....Talbot	See Easton.
Taneytown*• † .....Carroll	See Westminster.
Taylors Island Dorch'ster	See Cambridge.
Thurmont*• † ...Frederick	See Frederick.
▲Towson*• † .....Baltimore	Elmer J. Cook.
Trappe*• † .....Talbot	See Easton.
Union Bridge*• † ..Carroll	See Westminster.
Uniontown*.....Carroll	See Westminster.
▲Upper Marlboro*† Pr. Geo.	Magruder & Wilson.
▲Westminster*• † ...Carroll	JOHN M. REIFSNIDER.
Williamsport*• † Wash'ton	See Hagerstown.
Woodsboro*• † .Frederick	See Frederick.

MASSACHUSETTS.

Town and County.	Name.
Abington*• † ...Plymouth	Cook & Coughlan.
Adams*• † .....Berkshire	W. H. Bixby.
Amesbury*• † .....Essex	See Newburyport.
Amherst*• † ...Hampshire	Hamlin & Reilley.
Andover*• † ..... Essex	George H. Poor.
Arlington*• ...Middlesex	See Watertown.
Ashburnham*• † Worc'st'r	See Fitchburg.
Athol*• † .....Worcester	GEORGE W. HORR, LL.B.
Athol Center*† Worcester	See Athol.
Attleborough*• † ..Bristol	F. I. Babcock.
Ayer*• † .....Middlesex	A. S. Hudson.
Baldwinsville*• † Wo'c'st'r	Edward L. Hill.
▲Barnstable*• † ..Barnstable	THOMAS C. DAY.
Barre*† .....Worcester	John W. Mawbey.
Belmont*• † ....Middlesex	J. F. Ruckley.
Beverly*• † .....Essex	J. F. McGOWAN.
¶▲Boston*• † .....Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	H. J. JAQUITH, 61 Equitable Bldg. (formerly president Traders National Bank, Boston). Practices in State and Federal courts. Special attention given to banking business.
" ..... "	KENDALL, MOORE & BURBANK, 77 Bedford St. Attorneys for the Mercantile Law Co. Collections, commercial and corporation law.
" ..... "	NICHOLS & COBB, 40 Water St. Attorneys for Nat. Exch. Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions so carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. General law practice in State and Federal courts. Corporation, commercial, probate, and insolvency law. Refer to National Hide & Leather Bank.
" ..... "	WILLIAM G. WAITT, Equitable Bldg. Corporation, probate, and commercial law and collections. Refers to Shoe & Leather National Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Bridgewater*† Plymouth	Hosea Kingman.
Brockton*† ...Plymouth	HERBERT H. CHASE.
Brookline*† .....Norfolk	See Boston.
Cambridge*† . Middlesex	AUGUSTINE J. DALY.
Cambridgeport*†Mid'sex	See Cambridge.
Canton*† .....Norfolk	See Dedham.
Chelsea*†.....Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*† ....Hampden	Luther White.
ChicopeeFalls*†.Hamp'n	See Chicopee.
Clinton*† .....Worcester	EDMOND A. EVANS.
Cohasset*† .....Norfolk	Louis T. Cushing.
Concord*† ....Middlesex	Prescott Keyes.
Conway*† .....Franklin	See Greenfield.
Danvers*† .....Essex	Daniel N. Crowley.
▲Dedham*†.....Norfolk	A. C. SMITH.
East Bridgewater*†Ply'th	R. O. Harris.
East Cambridge*†Mid's'x	See Boston.
Easthampton*†Hamps're	Edward L. Shaw.
East Weymouth*†Norf'k	See Weymouth.
▲Edgartown*† ..... Dukes	C. G. M. Dunham.
Essex*† .....Essex	See Gloucester.
Everett*† .....Middlesex	See Lowell.
Fairhaven*†.....Bristol	A. B. Collins.
Fall River*†.....Bristol	JACKSON, SLADE & BORDEN, Attorneys for Fall River National Bank and Second National Bank.
" ..... "	SWIFT & GRIME, Attorneys for Pocasset National Bank and National Union Bank.
Falmouth*† ..Barnstable	See Barnstable.
▲Fitchburg*† ..Worcester	CHARLES E. WARE.
Florence*† ...Hampshire	See Northampton
Foxborough*† ..Norfolk	ROBERT W. CARPENTER.
Framingham*†. Mid'esex	J. L. O'NEILL.
Franklin*† .....Norfolk	Wiggins & Doe.
Gardner*† ....Worcester	PIERCE & STILES.
Georgetown*† .....Essex	W. A. Butler.
Gloucester*†.....Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*† ....Worcester	See Worcester.
Great Barrin'n*†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*†....Franklin	GREENE & DAVENPORT.
Harwich*†....Barnstable	See Barnstable.
Haverhill*† .....Essex	POOR & FULLER.
Haydenville*† .Hamps're	See Northampton.
Hingham*†....Plymouth	Walter L. Bowie.
Holliston*†....Middlesex	J. P. Dexter.
Holyoke*† .....Hampden	P. J. GARVEY.
Hopkinton*†...Middlesex	George L. Hemenway.
Hudson*†.....Middlesex	James T. & R. E. Joslin.
Hyannis*† ....Barnstable	Henry H. Baker, Jr.
Hyde Park*†....Norfolk	E. C. JENNY.
Ipswich*†.....Essex	George H. Hayes.
▲Lawrence*†.....Essex	SWEENEY & DOW.
Lee*† .....Berkshire	P. H. Cussy.
Leicester*†...Worcester	Henry O. Smith.
Lenox*† .....Berkshire	See Pittsfield.
Leominster*†. Worcester	HARRY C. BASCOM.
Lexington*† ..Middlesex	A. E. Scott.
▲Lowell*† .....Middlesex	BURKE & CORBETT.
Ludlow*• ..... Hampden	See Springfield.
Lynn*†.....Essex	EUGENE T. McCARTHY.
Malden*† .....Middlesex	P. J. McGUIRE.
Manchester*†.....Essex	See Gloucester.
Marblehead*†.....Essex	Wm. D. T. Trefey.
Marlboro*† ...Middlesex	J. W. McDonald.
Medford*† ....Middlesex	B. F. Hayes.
Medway*† ..... Norfolk	A. T. Johnson.
Melrose*†....Middlesex	Kern & McLoud.
Merrimac*†.....Essex	T. H. Hoyt.
Methuen*†.....Essex	Wm. M. Rogers.
Middleboro*† .Plymouth	George W. Stetson.
Milford*† .....Worcester	L. E. Fales.
Millbury*†....Worcester	H. W. Aiken.
Milton*†.....Norfolk	See Boston.
Monson*†.....Hampden	See Springfield.
▲Nantucket*†..Nantucket	ALLEN COFFIN.
Natick*† .....Middlesex	I. W. Parker.
▲New Bedford*† ..Bristol	HOMER W. HERVEY.
Newbury† .....Essex	See Newburyport.
▲Newburyport*†.....Essex	THOMAS HUSE.
Newton*† .... Middlesex	See Boston.
Newton Center*†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*†Middlesex	See Newton Center.
North Adams*†.Berks're	BEER & DOWLIN.
▲Northampton*†Hamps're	HAMMOND & FIELD.
No. Attleborough*†Bris'l	F. B. Byram.
Northborough*†Wo'ster	William M. Brigham.
No. Brookfield*†Wo'ster	Henry W. King.
No. Cambridge*†Mid'sex	See Boston.
North Easton*† ..Bristol	M. L. Urann.
Norwell*• .....Plymouth	H. T. Fogg.
Oakdale*† .....Worcester	Cutting & Sheehan.
Orange*† .....Franklin	E. S. Hall.
Oxford*† .....Worcester	See Worcester
Palmer*† .....Hampden	GARDNER & GARDNER.
Peabody*† .....Essex	A. W. Sim.

Town and County.	Name.
▲Pittsfield*† ... Berkshire	E. T. SLOCUM.
▲Plymouth*†...Plymouth	EDWARD A. BURNETT.
Provincetown*†Barn'ble	J. H. Hopkins.
Quincy*† .....Norfolk	W. W. JENNESS.
Randolph*† .....Norfolk	John V. Beal.
Reading*† .... Middlesex	Solon Bancroft.
Rockland*† ... Plymouth	George W. Kelley.
Rockport*† .....Essex	See Gloucester.
Rowley*† .....Essex	See Newburyport.
▲Salem*† ..... Essex	HUNTINGTON & FITZ.
Salisbury*† .....Essex	See Newburyport.
Shelburne Falls*† Fra'lin	Henry M. Puffer.
Somerville*† ..Middlesex	See Boston.
South Braintree*†. Nor'k	See Boston.
Southbridge*†Worcester	Henry B. Montague.
So. Framingham*†Md'l'x	John M. Merriam.
South Weymouth*†Nor'k	See Abington.
S. Yarmouth*†Barnstable	See Barnstable.
Spencer*† .... Worcester	A. W. Curtis.
▲Springfield*† ..Hampden	GARDNER & GARDNER.
Stockbridge*† Berkshire	See West Stockbridge.
Stoneham*†....Middlesex	W. B. Stevens.
Stoughton*† .....Norfolk	Oscar A. Marden.
▲Taunton*† .....Bristol	H. J. FULLER.
Townsend*† .. Middlesex	C. F. Worcester.
Turner's Falls*†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*† .. Worcester	W. J. Taft.
Wakefield*†.....Middlesex	Samuel K. Hamilton.
Wales*†.....Hampden	H. A. McFarland.
Waltham*†....Middlesex	M. J. Connelly.
Ware*† .....Hampshire	Coney & Schoomaker.
Wareham*† ....Plymouth	See New Bedford.
Warren*† .... Worcester	E. C. SAWYER.
Watertown*† .Middlesex	Joseph P. Lyons.
Webster*† ....Worcester	H. J. Clarke.
Wellfleet*† ...Barnstable	See Barnstable.
Westborough*† Wor'ster	JOSHUA E. BEEMAN.
Westfield*† ....Hampden	M. B. Whitney.
West Gardner*†. Wor'ster	See Gardner.
Westminster*† Worcester	See Fitchburg.
West Newbury*† ....Essex	See Newburyport.
West Newton*† .Mid'sex	LAWREN E BOND.
WestStockbridge*†Berk.	W. C. Spaulding.
Weymouth*† ....Norfolk	A. P. WORTHEN.
Whitinsville*†Worcester	See Worcester.
Whitman*† .....Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*† . Wor'ster	F. B. Spalter.
Winchester*† .Middlesex	G. S. Littlefield.
Woburn*† .....Middlesex	JOHN G. MAGUIRE.
▲Worcester*†..Worcester	RICE, KING & RICE.
Wrentham*† ....Norfolk	Samuel Warner.
Yarmouth*•...Barnstable	See Barnstable.

MICHIGAN.

Addison*• ..... Lenawee	See Adrian.
▲Adrian*† .....Lenawee	JOHN E. BIRD.
Albion*† .....Calhoun	M. D. Weeks.
Algonac*† .....St. Clair	See Marine City.
▲Allegan*† ..... Allegan	I. C. MONTAGUE.
Allen*† .....Hillsdale	F. A. Roethlisberger.
Alma*† .....Gratiot	Francis Palmer.
Almont*† .....Lapeer	F. P. Andrus.
▲Alpena*† .....Alpena	H. K. GASTIN.
▲Ann Arbor*† Washtenaw	M. J. CAVANAUGH.
Applegate*† .....Sanilac	See Carsonville.
Armada*† .....Macomb	Bert C. Preston.
Ashley*† .....Gratiot	See Ithaca.
Athens*† .....Calhoun	N. L. Rowe.
▲Atlanta* .. Montmorency	See Gaylord.
Au Sable*† ..... Iosco	C. R. HENRY.
▲Autrain*† ..... Alger	See Marquette.
▲Bad Axe*† ..... Huron	CHARLES L. HALL.
▲Baldwin*† ..... Lake	See Reed City.
Bancroft*† ...Shiawassee	See Corunna.
Bangor*† .... Van Buren	W. G. Bessey.
Barryton* .....Mecosta	See Big Rapids.
Battle Creek*†..Calhoun	O. S. CLARK.
▲Bay City*† ..... Bay	FRANK S. PRATT.
Bay Port*† .....Huron	See Bad Axe.
Belding*† .....Ionia	See Greenville.
▲Bellaire*† ..... Antrim	Leavitt & Guile.
Bellevue*† .....Eaton	George P. Stevens.
Benton Harbor*†Berrien	FRANK P. GRAVES.
Benzonia*† ..... Benzie	Wilson & Bailey.
BerrienSprings*†Berrien	R. D. Dix.
▲Bessemer*† .....Gogebic	S. S. Cooper.
▲Big Rapids*† .....Mecosta	J. BARTON.
Birmingham*† .. Oakland	See Pontiac.
Blissfield*† ..... Lenawee	John A. Riley.
Breckenridge*† ..Gratiot	See St. Louis.
Brighton*† ...Livingston	B. T. O. Glark.
Britton*† ..... Lenawee	See Adrian.
Bronson*† .....Branch	M. Thompson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Brooklyn*†..... Jackson	J. E. Shehell.
Brown City*†..... Sanilac	Jesse A. Rapley.
Buchanan*†..... Berrien	A. A. Worthington.
Burr Oak*†.. St. Joseph	A. M. Graham.
Byron*†.....Shiawassee	See Corunna.
▲Cadillac*†..... Wexford	FRED S. LAMB.
Caledonia*†.....Kent	See Grand Rapids.
Calumet*†.... Houghton	See Houghton.
Capac*†..... St. Clair	Charles S. Warn.
▲Caro*†..... Tuscola	Walter J. Gamble.
Carson City*† Montcalm	Lee A. Lyon.
Carsonville*†.... Sanilac	Thomas G. Graham.
Caseville*†.....Huron	See Badaxe.
Cass City*†..... Tuscola	J. D. Brooker.
▲Cassopolis*†..... Cass	L. H. GLOVER.
Cedar Springs*†.... Kent	See Grand Rapids.
Central Lake*†.....Antrim	M. W. Neukirk.
▲Centerville*† St. Joseph	H. P. Stewart.
▲Charlevoix*† Charlevoix	See Petoskey.
▲Charlotte*†.....Eaton	LYMAN H. McCALL.
▲Cheboygan*† Cheboygan	GEORGE W. BELL.
Chelsea*†.... Washtenaw	Archie Wilkinson.
Chesaning*†.....Saginaw	B. A. Snow.
Clare*†..... Clare	See Harrison.
Clarkston*..... Oakland	L. N Brown.
Clarksville*† ..... Ionia	See Ionia.
Clayton*†..... Lenawee	See Adrian.
Climax*† .... Kalamazoo	See Kalamazoo.
Clinton*†..... Lenawee	Garland R. Gillespie.
Clio*†..... Genesee	George D. Williams.
▲Coldwater*†..... Branch	LOVERIDGE & LOVERIDGE.
Coleman*†..... Midland	E. Dowe.
Coloma*†..... Berrien	See Benton Harbor.
Colon*† ..... St. Joseph	D. L. Akey.
Concord*† .....Jackson	See Jackson.
Constantine*† St. Joseph	James M Harvey.
Coopersville*†...Ottawa	L. P Ernst.
▲Corunna*†... Shiawassee	W. J. Parker.
Croswell*†..... Sanilac	CHARLES L. HALL.
▲Crystal Falls*† ... Iron	Sherman T. Handy.
Dansville*..... Ingham	M. M. Atwood.
Davison*† ..... Genesee	See Flint.
Dearborn*† ..... Wayne	See Detroit.
Decatur*†.... Van Buren	F. W. Smith.
Deckerville*†..... Sanilac	R. J. West.
▲Detroit*† .....Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS, WHITING & HITCHCOCK, Moffat Bldg. Attorneys for Mechanics Bank and Merchants Bank of Canada.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	HAUG & YERKES, Campau Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN. Union Trust Bldg. Attorneys for American Exchange Nat. Bank, Commercial Nat. Bank, and Detroit River Savings Bank.
Dexter*†.... Washtenaw	H. U. Newkirk.
Dimondale*†..... Eaton	See Charlotte.
Douglas†..... Allegan	See Allegan.
Dowagiac*†..... Cass	JAMES H. KINNANE.
Dowington*†.....Sanilac	F. S. Viets.
Dryden*†..... Lapeer	T. Williams.
Dundee*†..... Monroe	Randall & Corbin.
Durand*†.... Shiawassee	A. J. Kellogg.
▲Eagle River*..Keweenaw	See Calumet.
East Jordan*• Charlevoix	John Makelim.
East Saginaw†...Saginaw	See Saginaw.
East Tawas*†..... Iosco	See Sharpe.
Eaton Rapids*†....Eaton	J. B. Hendee.
Edmore*† .... Montcalm	See Greenville.
Elk Rapids*†.....Antrim	A. B. Dougherty.
Elkton*†..... Huron	W. L. Doyle.
Elsie*†..... Clinton	Charles Snelling.
▲Escanaba*†.....Delta	GEORGE GALLUP.
Evart*†..... Oscoda	C. H. Rose.
Ewen*†..... Ontonagon	Chamberlain & Trimble.
Fairgrove*†..... Tuscola	See Caro
Farmington*†.... Oakland	See Northville.
Fenton*†..... Genesee	Henry C Riggs.
Fennville*†..... Allegan	Theo. Wade.
▲Flint*†..... Genesee	HEMIS & MARTIN.
Flushing*†..... Genesee	F. P. Sayre.
Forestville*† ..... Sanilac	See Port Sanilac.
Fowler*†.....Clinton	J. G. Patterson.
Fowlerville*† Livingston	S. S. Abbott.
▲Frankfort*†..... Benzie	N. A. PARKER.

Town and County.	Name.
Freeport*†.....Barry	Thomas Sullivan.
Fremont*†.... Newaygo	A. F. Tibbitts.
Gagetown*†.... Tuscola	See Caro.
Galesburg*†. Kalamazoo	R. G. Smith.
Gallen*†..... Berrien	See Buchanan.
▲Gaylord*†..... Otsego	W. A. Harrington.
Gladstone*† ..... Delta	Smith & Empson.
▲Gladwin*..... Gladwin	F. C. Smith.
Gobleville*†...Van Buren	H. M. Huff.
▲Grand Haven*†.. Ottawa	R. W. DUNCAN.
Grand Ledge*†....Eaton	C. Alexander.
Grand Marais*.....Alger	C. D. Doig.
▲Grand Rapids*†.... Kent	CRANE, NORRIS & STEVENS, Mich. Trust Co. Bldg. References: Any bank in city.
Grass Lake*†....Jackson	E. Pelton.
▲Grayling*†.....Crawford	Joseph Patterson.
Greenville*†.. Montcalm	W. S. Whittlesey.
Hancock*†.... Houghton	See Houghton.
Hanover*†..... Jackson	See Jackson.
▲Harbor Springs*† Emmet	CHALMERS CURTIS.
▲Harrison*†..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*†..... Oceana	W. S. Hanson.
Hartford*†... Van Buren	A. H. Chandler.
▲Hastings*†..... Barry	PHILIP T. COLGROVE.
▲Hersey*†..... Osceola	C. M. Beardsley.
▲Hillsdale*†.....Hillsdale	J. S. Galloway.
Holland*†..... Ottawa	George E. Kollen.
Holly*†.....Oakland	C. F. Collier.
Homer*†..... Calhoun	See Marshall.
Hopkins Station*† Alle'n	See Allegan.
▲Houghton*†...Houghton	R. SKIFF SHELDEN.
Howard*† .... Montcalm	C. W. Perry.
▲Howell*†..... Livingston	W. P. VAN WINKLE.
Hubbardston*.....Ionia	See Ionia.
Hudson*† ..... Lenawee	Grant Fellows.
Imlay City*†.....Lapeer	Herbert W. Smith.
▲Ionia*†..... Ionia	JOHN J. McKENNA.
▲Iron Mountain*† Dick'n	E. A. WOODWARD.
Ironwood*†.....Gogebic	HAYDEN, HUMPHREY & YOUNG.
Ishpeming*† . Marquette	W. T. POTTER.
▲Ithaca*†.....Gratiot	John T. Mathews.
▲Jackson*† .....Jackson	FORREST C. BADGLEY.
Jasper*†..... Lenawee	See Adrian.
Jonesville*†..... Hillsdale	S. D. McNeal.
▲Kalamazoo*† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*† ....Kalkaska	Totten & Phelps.
Kinde*† .....Huron	James H. Hall.
Kingston*† .....Tuscola	J. B Beverly.
Laingsburg*† Shiawassee	H. H. Pulver.
▲Lake City*†...Missaukee	A. G. Smith.
Lake Linden*† Houghton	See Houghton.
Lake Odessa*† .....Ionia	See Ionia.
Lake View*†..Montcalm	Salem F. Kennedy.
▲L'Anse*† .....Baraga	P. R. McKernan.
¶Lansing*† .....Ingham	CAHILL & WOOD.
▲Lapeer*† .....Lapeer	GREER & WILLIAMS.
Laurium* .....Houghton	See Houghton.
Lawton*† .....Van Buren	S. L. Lawton.
▲Leland*† .....Leelanau	C. L. Dayton.
Leslie*†.....Ingham	Arthur J. Tuttle.
Lexington*†.....Sanilac	A. E. Divine.
Litchfield*† ....Hillsdale	See Hillsdale.
Lowell*† .....Kent	John W. Matthewson.
▲Ludington*† .....Mason	H. S. GRAY.
Lyons*† .....Ionia	E. C. Spalding.
Mancelona*† .....Antrim	Mesick & Newkirk.
Manchester*† Washte'aw	A. J. Waters.
▲Manistee*† .....Manistee	DOVEL & SMITH.
▲Manistique*† Schoolcraft	Walsh & Pardee.
Manton*† .....Wexford	I. C. Wheeler.
Maple Rapids*....Clinton	See St. Johns.
Marcellus*† .....Cass	Smith & Harmon.
Marine City*† ....St. Clair	Wm. Baird
Marlette*† .....Sanilac	D. S. McClure.
▲Marquette*† .. Marquette	HILL & RODD.
▲Marshall*† .....Calhoun	J. C. PATTERSON.
▲Mason*† .....Ingham	L. B. McArthur.
Mayville*† .....Tuscola	T. J. Eveland.
Memphis*† .....Macomb	See Mount Clemens.
Mendon*† .....St. Joseph	E. E. Harwood.
▲Menominee*† Menominee	SAWYER & WAITE.
Merrill*† .....Saginaw	See Saginaw.
Middleville*† .....Barry	H. E. Hendricks.
▲Midland*† .....Midland	GEORGE B. STANFORD.
Milan*† .....Washtenaw	Frank Trussell.
Milford*† .....Oakland	Edward J. Bissell.
Millington*† .....Tuscola	See Caro.
Minden City*† ...Sanilac	See Sanilac Centre.
▲Mio* .....Oscoda	R. Kittle.
▲Monroe*† .....Monroe	LANDON & LOCKWOOD.
Montague*† ..Muskegon	See Muskegon.
Montrose*† .....Genesee	See Flint.
Morenci*† .....Lenawee	C. S. Ingals.
Morrice*† ... Shiawassee	A. L. Beard.
▲Mt. Clemens*†.. Macomb	SILAS B. SPIER.
▲Mt. Pleasant*† ..Isabella	FRANCIS H. DODDS.
Muir*†.....Ionia	See Ionia.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Munising*† ..... Alger	H. N. Morris.
▲Muskegon*† .. Muskegon	SMITH, NIMS, HOYT & ERWIN.
Nashville*† ..... Barry	E. D. Mallory.
Negaunee*† ... Marquette	JOHN Q. ADAMS.
▲Newaygo*† .... Newaygo	Fred W. Riblet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*† ..... Luce	Sanford N. Dutcher.
New Haven*†... Macomb	Adam T. Bennett.
Niles*† ..... Berrien	WILLIAM J. GILBERT.
North Branch*†.. Lapeer	C. F. Gates.
North Lansing† .. Ingham	See Lansing.
Northville*† ..... Wayne	C. C. Yerkes.
Ogden*† ..... Lenawee	See Adrian.
Olivet*† ..... Eaton	See Charlotte.
▲Ontonagon*† Ontonagon	W. W. Wendell.
Orion*† ..... Oakland	J. A. Neal.
Oscoda*† ..... Iosco	C. R. Henry.
Otsego*† ..... Allegan	W. C. Edsall.
Ovid*† ..... Clinton	H M. High.
Owosso*† ..... Shiawassee	WATSON & CHAPMAN.
Oxford*† ..... Oakland	Frank E. Jenkins.
▲Paw Paw*† ... Van Buren	T. J. CAVANAUGH.
Peck* ..... Sanilac	See Croswell.
Pentwater*† ..... Oceana	Charles R. Johnson.
Perrinton*† ..... Gratiot	See Ashley.
Perry*† ..... Shiawassee	A. N. Macqueen.
Petersburgh*† ... Monroe	John O. Zabel.
Petoskey*† ..... Emmet	C. J. PAILTHORP.
Pewamo*† ..... Ionia	See Lyons.
Pigeon*† ..... Huron	See Badaxe.
Pinckney*† .. Livingston	W. A. Carr.
Pinconning*† ..... Bay	See Bay City.
Plainwell*† ..... Allegan	E. J. Anderson.
Plymouth*† ..... Wayne	G. A Starkweather.
▲Pontiac*† ..... Oakland	ELMER R. WEBSTER.
Port Austin*† .... Huron	James H. Hall.
Port Hope*† ..... Huron	See Sand Beach.
▲Port Huron*† .... St. Clair	PHILLIPS & JENKS.
Portland*† ..... Ionia	W. E. Hawley.
Port Sanilac*† .... Sanilac	M. N. Mulgan.
Quincy*† ..... Branch	W. H. Lockerby.
Reading*† ..... Hillsdale	Lockerby & Kinney.
Red Jacket*† .. Houghton	See Houghton.
Reed City*† ..... Osceola	C. M. Beardsley.
Reese*† ..... Tuscola	See Vassar.
Richland*† .. Kalamazoo	See Kalamazoo.
Richmond* ..... Macomb	W. H. Acker.
Rochester*† ..... Oakland	J. H. Holman.
Rockford*† ..... Kent	C. G. Hyde.
▲Rogers* ..... Presque Isle	A. E. Banks.
Romeo*† ..... Macomb	D. N. Lowell.
▲Roscommon*† Roscom'on	Charles L. De Waele.
▲Saginaw*† ..... Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*† ..... Washtenaw	See Ann Arbor.
Sand Beach*† ..... Huron	CHARLES L. HALL.
▲Sanilac Center*... Sanilac	Wm. Dawson.
Saranac*† ..... Ionia	Charles L. Williams.
Saugatuck* ..... Allegan	W. A. Woodworth.
▲Sault Ste Marie*† Chip'wa	Henry F. Metzger.
Schoolcraft*† Kalamazoo	George M. Fields.
Sebewaing*† ..... Huron	See Badaxe.
Seney*† ..... Schoolcraft	See Newberry.
Shelby*† ..... Oceana	John Q. Ross.
Shepherd*† ..... Isabella	F. E. Hibbard.
Sheridan*† .... Montcalm	See Stanton.
Sherwood*† ..... Branch	See Union City.
South Haven*† VanBuren	JAMES H. JOHNSON.
South Lyon*† ... Oakland	See Pontiac.
Sparta*† ..... Kent	B. N. Keister.
Springport*† .... Jackson	See Jackson.
▲Standish*† ..... Arenac	Robert Garner.
▲Stanton*† ..... Montcalm	FRANK MILLER.
St. Charles*† .... Saginaw	See Saginaw.
St. Clair*† ..... St. Clair	A. R. Stowell.
▲St. Ignace*† .. Mackinac	Henry Hoffman.
▲St. Johns*† ..... Clinton	LEWIS SEVERANCE.
▲St. Joseph*† ..... Berrien	N. A. HAMILTON.
St. Louis*† ..... Gratiot	Charles W. Giddings.
Stockbridge*† ... Ingham	W. B. Gildart.
Sturgiss*† .... St. Joseph	R. B. Hamilton.
Sunfield*† ..... Eaton	See Charlotte.
▲Tawas City*† ..... Iosco	N. C. HARTINGH.
Tecumseh*† ..... Lewanee	Summer Collins.
Tekonsha*† ..... Calhoun	See Battle Creek.
Three Oaks*† ..... Berrien	W. K. Sawyer.
Three Rivers*† St. Joseph	S. M. Constantine.
▲Traverse City*† Gr'nd Tra.	PATCHIN & CROTSER.
Ubly*† ..... Huron	J. C. Ryan.
Union City*† ..... Branch	M. A. Merriffield.
Unionville*† ..... Tuscola	See Sebewaing.
Utica*† ..... Macomb	G. E. Eckert.
Vandalia*† ..... Cass	See Cassopolis.
Vassar*† ..... Tuscola	HUSTON & SPEARS.
Vermontville*† .... Eaton	See Charlotte.
Vernon*† ..... Shiawassee	See Owosso.
Vicksburg*† . Kalamazoo	T. RAYNER, JR.
Wacousta* ..... Clinton	See Grand Ledge.
Watervliet*† ..... Berrien	See Benton Harbor.
Wayland*† ..... Allegan	David Stockdale.
Wayne*† ..... Wayne	See Plymouth.
West Bay City*† .... Bay	See Bay City.
▲West Branch*† . Ogemaw	Ross & Harris.
Whitehall*† ... Muskegon	Paul I. Hedges.
WhitePigeon*† St. Joseph	W. F. Thomas.
Williamston*† ... Ingham	W. F. Cairns.
Woodland*† ..... Barry	Palmerton & Smith.
Wyandotte*† ..... Wayne	SYLVESTER PRAY.
Yale*† ..... St. Clair	Harvey Tappan.
Ypsilanti*† .. Washtenaw	D. C. GRIFFIN.
Zeeland*† ..... Ottowa	See Grand Haven.

MINNESOTA.

Town and County.	Name.
▲Ada*† ..... Norman	Calkins & Sharpe.
Adams*† ..... Mower	See Austin.
Adrian*† ..... Nobles	M. E. Foley.
▲Aitkin*† ..... Aitkin	P. J Murphy.
Albany*† ..... Stearns	See St. Cloud.
▲Albert Lea*† ... Freeborn	TODD & CARLSON.
Alden*† ..... Freeborn	H. G. Latourell.
▲Alexadria*† ..... Douglas	Jenkins & Treat.
Aubury*† ..... Blue Earth	J. F. Smith.
Annandale*† ..... Wright	A. G. Sexton.
▲Anoka*† ..... Anoka	J. N. NILES.
Appleton*† ..... Swift	C. W. Stanton.
Argyle*† ..... Marshall	E. M. Stanton.
Arlington*† ..... Sibley	P. A. Cosgrove.
Atwater*† .... Kandiyohi	George Muller.
Audubon*† ..... Becker	See Detroit City.
▲Austin*† ..... Mower	WRIGHT & BLISS.
Balaton*† ..... Lyon	See Marshall.
Barnesville*† ..... Clay	Charles S. Marden.
Battle Lake*† . Otter Tail	See Fergus Falls.
Beardsley*† ..... Bigstone	See Ortonville.
▲Beaver Falls* .... Renville	See Redwood Falls.
Belgrade*† ..... Stearns	See St. Cloud.
Belle Plaine*† ..... Scott	F. C. Irwin.
Bellingham*† . Lac-qui-P'e	McElliott & Holmes.
Belview*† ..... Redwood	A. O. Gimmestad.
▲Benson*† ..... Swift	F. M. Thornton.
▲Bermidji* ..... Beltrami	Peter Johnson, collection agent.
Bigelow*† ..... Nobles	See Sibley, Iowa.
Big Lake*† .. Sherburne	See Elk River.
Bird Island*† .... Renville	T. F. Boylan.
Blooming Prairie*† . Ste'e	See Owatonna.
▲Blue Earth City*† Farib'lt	FRANK E. PUTNAM.
Boyd*† ..... Lac-qui-Parle	See Madison.
▲Brainerd*† ... Crow Wing	S. F. Alderman.
Brandon*† ..... Douglas	See Alexandria.
▲Breckenridge*† .. Wilkin	EZRA G. VALENTINE.
Brooten*† ..... Stearns	See Glenwood.
Browerville*† ..... Todd	See St. Cloud.
Brown Valley*† Traverse	Norton F. Brand.
Brownton*† ..... McLeod	A. L. Brown.
▲Buffalo*† ..... Wright	J. T. Alley.
Buffalo Lake*† .. Renville	See Granite Falls.
▲Caledonia*† ..... Houston	E. H. Smalley.
▲Cambridge* ..... Isanti	George W. Nesbit.
Canby*† Yellow Medicine	Ole Ostensoe.
Cannon Falls*† . Goodhue	P. S. Aslakson.
▲Carlton*† ..... Carlton	H. H. Hawkins.
Carver*† ..... Carver	Frank Warner.
▲Center City*† ..... Chisago	See St. Paul.
▲Chaska*† ..... Carver	See Shakopee.
Chatfield*† ..... Fillmore	E. W. Rossman.
Chokio*† ..... Stevens	See Morris.
Clara City*† ... Chippewa	A. J. Volstead.
Claremont*† ..... Dodge	See Kasson.
Clarkfield*† Yello' Medi'e	See Canby.
Climax*† ..... Polk	See Crookston.
Clinton* ..... Big Stone	See Ortonville.
Cloquet*† ..... Carlton	See Duluth.
Cokato*† ..... Wright	See Buffalo.
Cottonwood*† ..... Lyon	O. Hanson.
▲Crookston*† ..... Polk	MILLER & FOOTE.
Dassell*† ..... Meeker	See Litchfield.
Dawson*† . Lac-qui-Parle	A. W. Ewing.
Delano*† ..... Wright	See Minneapolis.
Delavan*† ..... Faribault	See Blue Earth City.
▲Detroit City*† .... Becker	FRANK RICHARDSON.
Dexter*† ..... Mower	See Austin.
Dodge Center*† ... Dodge	See St. Paul.
Dover*† ..... Olmstead	See Rochester.
▲Duluth*† ..... St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
Eagle Bend*† ..... Todd	FRANK RICHARDSON.
East Grand Forks*† Polk	See Crookston.
Easton*† ..... Faribault	See Blue Earth City.
Echo*† . Yellow Medicine	See Sleepy Eye.
Eden Valley*† .... Meeker	James H. Doran.
Edgerton*† ... Pipe Stone	C. G. Brady.
▲Elbow Lake*† ..... Grant	T. & M. Casey.
Elgin*† ..... Wabasha	See Wabasha.
▲Elk River*† ... Sherburne	Frank T. White.
Ellsworth*† ..... Nobles	See Luverne.
Elmore*† ..... Faribault	G. W. Pangburn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Ely*† ..... St. Louis	A. J. THOMAS.
Elysian*† ..... Lesueur	W. M. Sterling.
Erskine*† ..... Polk	See Crookston.
Evansville*† .... Douglas	See Alexandria.
Eveleth*† ..... St. Louis	See Duluth.
Excelsior*† .... Hennepin	See Minneapolis.
Eyota ..... Olmstead	See Rochester.
Fairfax*† ..... Renville	A. Y. Rieke.
▲Fairmont*† ..... Martin	H. M. Bladsdell.
▲Faribault*† ..... Rice	H. S. GIBSON.
Farmington*† ... Dakota	L. Aldrich.
▲Fergus Falls*† Otter Tail	C. L. HILTON.
Fertile*† ..... Polk	See Crookston.
Fisher*† ..... Polk	See Crookston.
Fosston*† ..... Polk	B. S. Bennett.
Frazee*† ..... Becker	See Detroit City.
Fulda*† ..... Murray	M. E. Foley.
Gaylord*† ..... Sibley	G. A. McKenzie.
Gibbon*† ..... Sibley	John A. Dalzell.
▲Glencoe*† ..... McLeod	F. R. ALLEN.
▲Glenwood*† ..... Pope	C. P. Reeves.
Good Thunder*† BlueE'th	See Mankato.
Graceville*† ... Big Stone	M. S. STEVENS.
Granada*† ..... Martin	See Fairmont.
▲Grand Marais* ..... Cook	See Duluth.
Grand Meadow*†. Mower	See Spring Valley.
▲Grand Rapids*† ... Itasca	T. M. Brady..
▲Granite Falls*† Yel. Med.	O. Hartwick.
Grove City*† ..... Meeker	See Litchfield.
▲Hallock*† ..... Kittson	R. R. Redenberg.
Halstad*† ..... Norman	A. O. Ueland.
Hamline*† ..... Ramsey	See St. Paul.
Hardwick*† ..... Rock	See Lu Verne.
Harmony*† ..... Fillmore	See Preston.
▲Hastings*† ..... Dakota	CLAGETT & STOWE.
Hawley*† ..... Clay	G. Halverson.
Hayfield*† ..... Dodge	See Kasson.
Hector*† ..... Renville	C. H. Freeman.
▲Henderson*† ..... Sibley	W. H. Leeman.
Henning*† .... Otter Tail	See Fergus Falls.
Herman*† ..... Grant	Phinney Bros.
Heron*† ..... Jackson	L. F. Lammers.
Hibbing*† ..... St. Louis	T. M. Brady & Son.
Hills*† ..... Rock	See Lu Verne.
Houston*† ..... Houston	D. A. Buell.
Howard Lake*† .. Wright	F. E. Latham.
Hubbard* ..... Hubbard	See Park Rapids.
Hutchison*† .... McLeod	H. H. Bonniwell.
▲Jackson*† ..... Jackson	M. V. BUSHMAN.
Janesville*† ..... Waseca	A. J. O'GRADY.
Jasper*† ..... Pipe Stone	See Pipe Stone.
Jordan*† ..... Scott	See Shakopee.
Kassas*† ..... Dodge	Robert Taylor.
Kenyon*† ..... Goodhue	K. A. Finseth.
Kerkhoven*† ..... Swift	See Benson.
Kilkenny*† ..... Lesueur	See Waterville.
Kinbrae*† ..... Nobles	See Worthington.
▲Lake Benton*† ... Lincoln	A. J. Bingham.
Lake City*† ..... Wabasha	ALLEN J. GREER.
Lake Crystal*† BlueEa'th	D. A. Reed.
Lakefield*† ..... Jackson	E. T. Smith.
Lake Park*† ..... Becker	See Detroit.
Lamberton*† .. Redwood	F. Clague.
Lanesboro*† .... Fillmore	A. G. Chapman.
Le Roy*† ..... Mower	G. W. W. Harden.
Lester Prairie*† . McLeod	See Glencoe.
Lesueur*† ..... Lesueur	O. J. Parker.
▲Lesueur Center*. Lesueur	O. J. Parker.
Lewiston*† ..... Winona	See Winona.
▲Litchfield*† ..... Meeker	E. B. Hall.
▲Little Falls*† .. Morrison	E. P. ADAMS.
▲Long Prairie*† ..... Todd	E. B. Wood.
▲Lu Verne*† ..... Rock	M. W. DAVIDSON.
Lyle*† ..... Mower	See Austin.
Mabel*† ..... Fillmore	See Preston.
Madelia*† .... Watonwan	See St. James.
▲Madison*†. Lac-qui-Parle	H. L. Hayden.
Madison Lake*† BlueE'th	See Mankato.
▲Mankota*† ... Blue Earth	S. B. WILSON.
▲Mantorville*† ..... Dodge	George A. Norton.
Maple Lake*† ..... Wright	J. E. Madigan.
Mapleton*† .. Blue Earth	U. G. Argetsinger.
▲Marshall*† ..... Lyon	SEWARD & BURCHARD.
Maynard*† ..... Chippewa	See Granite Falls.
Mazeppa*† ..... Wabasha	See Wabasha.
McIntosh*† ..... Polk	T. J West.
Melrose*† ..... Stearns	See St. Cloud.
Merriam Park*† . Ramsey	See St. Paul.
Milaca*† ..... Mille Lacs	See Mora.
Milan*† ..... Chippewa	See Montevideo.
Minneapolis*† Hennepin	WASHINGTON SMITH, 914-916 Guaranty Loan Bldg. General practice, commercial, real estate, probate, and commercial law a specialty. Refers to E. W. Scott, of Scott Bros., New York; Security Bank, or any other bank in Minneapolis.
Minneota*† ..... Lyon	C. M. Gislason.
Minnesota Lake*† F'rib'lt	T. M. Keogan.
▲Montevideo*† . Chippewa	LYNDON A. SMITH.
Montgomery*† .. Lesueur	See Lesueur.
Monticello*† ..... Wright	James C. Tarbox.
▲Moorhead*† ..... Clay	EDWIN ADAMS.
▲Mora*† ..... Kanabec	J. C. Pope.
Morgan*† ..... Redwood	George W. Somerville.
▲Morris*† ..... Stevens	LEWIS C. SPOONER.
Morristown*† ..... Rice	See Faribault.
Morton*† ..... Renville	See Redwood Falls.
Mountain L*† Cottonw'd	See Windom.
Murdock*† ..... Swift	See Appleton.
New Duluth*† . St. Louis	See Duluth.
New London*† Kandiyo'l	See Willmar.
New Paynesville*† St'rns	See St. Cloud.
New Prague*† ..... Scott	W. T. Hanzal.
New Richland*†. Waseca	B. F. McGregor.
▲New Ulm*† ..... Brown	LIND & SOMSEN.
Nicollet*† ..... Nicollet	See St. Peter.
North Branch*†. Chicago	Charles A. Holt.
Northfield*† ..... Rice	Drake & Dougherty.
North St. Paul*† Ramsey	See St. Paul.
Norwood*† ..... Carver	P. W. Morrison.
Olivia*† ..... Renville	S. R. Miller.
▲Ortonville*† ... Big Stone	E. F. CRAWFORD.
Osakis*† ..... Douglas	F. H. Borchert.
▲Owatonna*† ..... Steele	W. F. SAWYER.
▲Park Rapids*† .. Hubbard	F. A. Vanderpool.
Pelican Rapids*† Ot'r T'il	Henry Dressler.
Perham*† ..... Otter Tail	M. J. Daly.
▲Pine City*† ..... Pine	S. G. L. Roberts.
Pine Island*† .... Goodhue	See Red Wing.
▲Pipestone*† ... Pipestone	C. W. GILMORE.
Plainview*† .... Wabasha	J. A. Carley.
Presto ..... Todd	See Staples.
▲Preston*† ..... Fillmore	Duxbury & Duxbury.
▲Princeton*† ... Mille Lacs	J. L. Brady.
▲Redlake Falls*†. Redlake	C. E. Boughton.
▲Red Wing*† .... Goodhue	BOYNTON & STEVENS.
▲Redwood Falls*† Redw'd	A. C. Dolff.
Renville*† ..... Renville	Daly & Barnard.
▲Rochester*† ..... Olmsted	B. W. EATON.
Rock Dell ..... Olmsted	See Rochester.
▲Roseau* ..... Roseau	R. J. Bell.
Royalton*† ..... Morrison	George H. Niles.
Rush City*† .... Chicago	J. D. Markham.
Rushford*† ..... Fillmore	G. W. Rockwell.
Rushmore*† ..... Nobles	J. A. Town.
Ruthton*† ..... Pipestone	See Pipestone.
Sacred Heart*† Renville	A. J. Volstad.
Sanborn*† ..... Redwood	T. R. Brownlee.
Sandstone*† ..... Pine	Fred. L. Dennie.
Sauk Center*† ... Stearns	Andrew Smith.
▲Sauk Rapids*† ... Benton	Thomas Van Etten.
▲Shakopee*† ..... Scott	H. J. PECK.
Sherburn*† ..... Martin	Sutherland & Calkins.
▲Slayton*† ..... Murray	B. H. Whitney.
Sleepy Eye*† ..... Brown	L. G. Davis.
South St. Paul*†. Dakota	See Hastings.
Springfield*† ..... Brown	George Wilson.
Spring Grove*†. Houston	See Caledonia.
Spring Valley*† Fillmore	C. D. Allen.
Staples*† ..... Todd	B. F. HARTSHORN.
St. Charles*† ..... Winona	E. Hill.
▲St Cloud*† ..... Stearns	R. B. BROWER.
Stephen*† ..... Marshall	G. E. Carr.
Stewart*† ..... McLeod	See Glencoe.
Stewartville*† .. Olmsted	See Rochester.
▲Stillwater*† . Washington	COMFORT & WILSON.
▲St. James*† ... Watonwan	W. S. HAMMOND.
¶▲St. Paul*† ..... Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	OSCAR GALLAM, Manhattan Bldg. Commercial, insurance, real estate, and probate law. Refers to Northern Exchange Bank.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	MORPHY, EWING & GILBERT, 606-611 Manhattan Bldg. Refer to First and Merchants National banks, and Capital Bank, St. Paul.
" ..... "	JOHN B. & E. P. SANBORN. Attorneys for National German-American Bank.
" ..... "	TOMPKINS & ROMER, 459-460 Drake Block. Law and collections. Reference: First National Bank.
" ..... "	WARNER, RICHARDSON & LAWRENCE, National German-American Bldg. Reference: First National Bank.
▲St Peter*† ..... Nicollet	A. A. STONE.
Taylor's Falls*†. Chicago	See Osceola Mills, Wis.
Thief Riv. F'lls*† Redlake	Henry W. Lee.
Tower*† ..... St. Louis	See Duluth.

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Town and County.	Name.
Tracy*† ..... Lyon	C. W. Main.
Twin Valley*† .. Norman	E. M. Niles.
▲Two Harbors*† ..... Lake	JOHN DWAN.
Tyler*† ..... Lincoln	H. A. Stricker.
Ulen*† ..... Clay	See Ada.
Verndale*† ..... Wadena	See Wadena.
Virginia*† ..... St. Louis	M. C. Palmer.
▲Wabasha*† ..... Wabasha	MULLEN & BOWDITCH.
Waconia*† ..... Carver	See Carver.
▲Wadena*† ..... Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnut Grove*† . Redw'd	See Tracy.
▲Warren*† ..... Marshall	A. Grindeland.
▲Waseca*† ..... Waseca	P. McGOVERN.
Waterville*† ..... Lesueur	G. F. Dullam.
Watkins*† ..... Meeker	See Litchfield.
Waverly Mills*† .. Wright	See Buffalo.
Welcome*† ..... Martin	B. F. Taylor.
Wells*† ..... Faribault	D. A. Odell.
West Concord*† .. Dodge	W. W. Westcott.
West Duluth*†. St. Louis	See Duluth.
▲Wheaton*† ..... Traverse	O'Hair & Murphy.
▲Willmar*† .... Kandiyohi	G. H. Otterness.
▲Windom*† .. Cottonwood	Thomas E. Sime.
WinnebagoC.*† Fariba'lt	H. L. Bullis.
▲Winona*† ..... Winona	WEBBER & LEES.
Winthrop*† ..... Sibley	E. H. Huebner.
Wood Lake*† Yel'w Med.	See Granite Falls.
Woodstock*†. Pipestone	See Pipestone.
▲Worthington*† .. Nobles	J. A. TOWN.
Wykoff *† ..... Fillmore	See Preston.
Zumbrota*† .... Goodhue	A. J. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*† ..... Monroe	GEORGE C. PAINE.
Amory*† ..... Monroe	See Aberdeen.
▲Ashland* ..... Benton	McDonald, McDonald & Simpson.
▲Augusta* ..... Perry	J. S. Bradford.
Baldwin*† ..... Prentiss	See Booneville.
▲Batesville*† ..... Panola	P. H. Lowrey.
▲Bay St. Louis*†. Hancock	Bowers, Chaffe & McDonald.
▲Belen* ..... Quitman	James W. Mack.
Biloxi*† ..... Harrison	White & Neville.
▲Booneville*† .... Prentiss	S. P. Allen.
▲Brandon*† ..... Rankin	H. S. Cole.
▲Brookhaven*† .. Lincoln	R. H. Thompson.
▲Canton*† ..... Madison	W. H. POWELL.
▲Carrollton*† ..... Carroll	Southworth & Stevens.
▲Carthage* ..... Leake	J. D. Eads.
Centerville*† .. Wilkinson	See Woodville.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*† ... Coahoma	J. S. BUTT.
▲Coffeeville*† .. Yalobusha	D. D. McREE.
▲Columbia* ..... Marion	Mounger & Mounger.
▲Columbus*† ... Lowndes	ORR & HARRISON.
▲Corinth*† ..... Alcorn	J. M. Boone.
Crystal Springs*† Copiah	W. B. Lockwood.
▲Decatur* ..... Newton	Thomas Keith.
▲Dekalb* ..... Kemper	See Macon.
Durant*† ..... Holmes	J. Wiener.
▲Ellisville*† ..... Jones	C. R. Shannon.
Enterprise*† ..... Clarke	Buckley & Halsell.
▲Fayette* ..... Jefferson	Jeff Truly
▲Forest*† ..... Scott	T. B. Johnson.
▲Friars Point*†. Coahoma	Fitzgerald & Maynard.
▲Fulton* ..... Itawamba	W. A. Nabers.
Gloster*† ..... Amite	E. H. Ratcliffe.
▲Greenville*† Washington	JAYNE & WATSON.
▲Greenwood*†. .. LaFlore	L. P. YERGER.
▲Grenada*†. ..... Grenada	ROBERTSON HORTON.
▲Hattiesburg*† ..... Perry	Deason & Stevens.
▲Hazlehurst*† ..... Copiah	R. N. MILLER.
▲Hernando*† ..... De Soto	McKenzie & Holmes.
▲Holly Springs*† Marshall	WM M. STRICKLAND.
▲Houston* ..... Chickasaw	Orr, Lyon & Lyon.
▲Indianola*† .. San Flower	Baker & Moody.
▲Iuka*† ..... Tishomingo	E. S. Candler, Sr.
¶▲Jackson*† ..... Hinds	BRAME & BRAME. Refer to any bank in Mississippi.
" ..... "	McWILLIE & THOMPSON, commercial law; collections.
▲Kosciusko*† ..... Attala	ANDERSON & DAVIS.
▲Leakesville ..... Greene	J. E. Alderman.
▲Lexington*† ..... Holmes	W. P. Tackett.
▲Liberty* ..... Amite	Theo McKnight.
▲Louisville* ..... Winston	L. H. Hopkins.
▲Macon*† ..... Noxubee	W. H. HELM.
▲Magnolia*† ..... Pike	E. J. Simmons.
▲Mayersville*... Issaquena	W. S. Farrish.
McComb*† ..... Pike	J. B. Webb.
▲Meadville* ..... Franklin	S. F. Williams.
▲Meridian*† ... Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*† Harr'n	See Bay St. Louis.
▲Monticello*.... Lawrence	J. H. Arrington.
Moss Point*†..... Jackson	C. H. Wood.
▲Natchez*† ..... Adams	A. H. GEISENBERGER. Attorney for Merchants and Planters Bank.
▲New Albany*† .... Union	Jones, Spight & Knox.
Okolona*† .... Chickasaw	L. P. Haley.
▲Oxford*† ..... Lafayette	J. A. Stone.
▲Paulding ..... Jasper	B. W. Sharborough.
▲Philadelphia ..... Neshoba	Richardson & Rodgers.
Pickens*† ..... Holmes	See Lexington.
▲Pittsboro* ..... Calhoun	A. T. Smith.
▲Pontotoc*† ..... Pontotoc	O. C. Carr.
▲Port Gibson*†. Claiborne	MARTIN & ANDERSON.
▲Purvis*† ..... Marion	Henry Mounger.
▲Quitman*† ..... Clarke	J. A. Anderson.
▲Raleigh* ..... Smith	J. J. Stubbs.
▲Raymond*† ..... Hinds	D. S Fearing.
▲Ripley*† ..... Tippah	T. Spight.
▲Rosedale*† ..... Bolivar	CHARLES SCOTT AND E. B. WOODS.
▲Sardis*† ..... Panola	R. H. Taylor
▲Scranton*† ..... Jackson	H. BLOOMFIELD.
▲Senatobia*† ..... Tate	J. F Dean.
▲Starkville*† .. Oktibbeha	Carroll & Magruder.
Summit*† ..... Pike	T. McKnight.
Tchula*† ..... Holmes	See Lexington.
Terry*† ..... Hinds	B. F. Fortner.
▲Tunica*† ..... Tunica	Chalmers & Henderson.
▲Tupelo*† ..... Lee	ALLEN & ROBINS.
Utica*† ..... Hinds	See Jackson.
▲Vaiden*† ..... Carroll	McClurg & Flowers.
▲Vicksburg*† .... Warren	MILLER, SMITH & HIRSH.
▲Walthall* ..... Webster	Fox, Rowe & Lamb.
▲Water Valley*† .. Yalob'a	D. D. McREE.
▲Waynesboro*† ... Wayne	M. L. Heidelberg.
Wesson*† ..... Copiah	See Hazelhurst.
▲West Point*† ..... Clay	ROANE & McCLELLAN.
▲Westville* ..... Simpson	S. A. Dickson.
▲Williamsburg* Covington	D. A. McIntosh.
▲Winona*† .. Montgomery	SOMERVILLE & McLEAN.
▲Woodville*† .. Wilkinson	D. C. Bramlett.
▲Yazoo City*† ..... Yazoo	D. Erenning.

MISSOURI.

Town and County.	Name.
Adrian*† ..... Bates	W. F. Wolfe.
Agency* ..... Buchanan	E. W. Miller.
▲Albany*† ..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*† ..... LaFayette	See Lexington.
▲Alton* ..... Oregon	L. P. Norman.
Amity*† ..... DeKalb	See Mayesville.
Amsterdam*† ..... Bates	See Butler
Appleton City*† St. Clair	JOHN A. GILDREATH.
Armstrong*† .... Howard	R. M. Bagby.
Arrow Rock* ..... Saline	See Marshall.
Ash Grove*† ..... Greene	Harvey Murray.
Ashland* ..... Boone	W. J. Warren.
Atlanta*† ..... Macon	See Macon.
Aurora*† ..... Lawrence	T. F. T. WHITNEY.
Aux Vasse*† ... Callaway	P. Thurmond.
▲Ava* ..... Douglas	Adams Bros.
Baring*† ..... Knox	See Edina.
Barnard*† ..... Nodaway	P. J. Halney.
Belton*† ..... Cass	George B. Strother.
▲Benton*† ..... Scott	J. L. Moore.
▲Bethany*† ..... Harrison	ALVORD & FRISBY.
Bethel* ..... Shelby	See Shelbyville.
Bevier*† ..... Macon	See Macon.
Billings*† ..... Christian	W. F. Lamkin.
Birch Tree*† .... Shannon	L. L. Munsell.
Blackburn*† ..... Saline	See Marshall.
Blackwater*† .... Cooper	See Boonville.
Blairstown*† ..... Henry	W. R. Phipps.
▲Bloomfield* ..... Stoddard	George Houck.
Blue Springs*† .. Jackson	J. D. Strother.
Blythedale*† ... Harrison	See Bethany.
Bolckow*† ..... Andrew	See Savannah.
▲Bolivar*† ..... Polk	TOWNSEND & TOWNSEND.
Bonne Terre*† St. Franc's	See Farmington.
▲Boonville*† ..... Cooper	RUSSELL HARRIMAN.
Bosworth*† ..... Carroll	James McCann.
▲Bowling Green*† ... Pike	J. D. HOSTETTER.
Brashear*† ..... Adair	See Kirksville.
Braymer*† ..... Caldwell	Hardin Steele.
Breckinridge*†. Caldwell	See Hamilton.
Bronaugh*† ..... Vernon	See Nevada.
Brookfield*† ..... Linn	GOLDMAN, BURNS & PRATT.
Browning*† ..... Linn	E. B. Fields.
Brunswick*† ... Chariton	C. Hammond.
Bucklin*† ..... Linn	F. W. Byrd.
Buckner*† ..... Jackson	See Higginsville.
▲Buffalo* ..... Dallas	D. M. Rush.
Bunceton*† ..... Cooper	See Boonville.
Burlington Jc.*† .. Nod'y	J. F. Robertson.
▲Butler*† ..... Bates	SMITH & STANLEY.
Calnesville*† ... Harrison	See Bethany.
Calhoun*† ..... Henry	H. Slack.
▲California*† ... Moniteau	J. W. HUNTER.
Callao*† ..... Macon	See Macon City.
Camden Point*† .. Platte	See Platte City.
Cameron*† ..... Clinton	Hiram Smith, Jr.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Campbell*†..... Dunklin	See Kennett.
Canton*†..... Lewis	Oliver C. Clay.
Cape Girardeau*†..C. Gir.	JAMES B. DENNIS.
Carl Junction*†.. Jasper	See Carthage.
▲Carrollton*†..... Carroll	CHARLES R. PATTISON.
Carterville*†.....Jasper	See Webb City.
▲Carthage*†..... Jasper	H. H. HARDING.
Caruthersville*●Pemiscot	C. B. Faris.
▲Cassville*●.....Barry	T. M. Allen.
Centralia*†.....Boone	H. S. Booth.
Center*†.....Ralls	J. P. Wood.
Center View*†..Johnson	W. R. Delaney.
▲Centerville*.... Reynolds	Z. C. Smith.
Chamois*†.....Osage	Henry Marquand.
▲Charleston*†.Mississippi	J. B. SIMPSON.
Chilhowee*†.....Johnson	See Holden.
▲Chillicothe*†.Livingston	CHARLES A. LOOMIS.
Chula*†..... Livingston	See Chillicothe.
Clarence*†..... Shelby	George C. Grant.
Clark*†..... Randolph	W. W. Ferguson.
Clarksburg*†.... Moniteau	See California.
Clarksdale*†.....DeKalb	See Maysville
Clarksville*†..... Pike	Edwards & Duvall.
▲Clayton*†..... St. Louis	F. A. Heidorn.
Clearmont*†.. Nodaway	See Maryville.
▲Clinton*†.....Henry	CALVIRD & LEWIS.
Clyde*..... Nodaway	See Maryville.
Coffeyburg*..... Daviess	S. S. Dowell.
Cole Camp*†.....Benton	See Warsaw.
▲Columbia*†..... Boone	NORTH T. GENTRY.
Commerce*†..... Scott	Wm. Ballentine.
Concordia*†.. Lafayette	See Lexington.
Conway*●.....Laclede	Phillips & Gordon.
Corder*†..... Lafayette	See Lexington.
Corning*†..... Holt	See Oregon.
Cowgill*†..... Caldwell	W. F. Tucker.
Craig*†..... Holt	E. J. Kellogg.
Cross Timbers*. Hickory	L. E. Brown.
Cuba*†.....Crawford	Thos. R. Gibson.
Curryville*†..... Pike	J. D. Gates.
Dadeville*.....Dade	B. A. C. Mack,
▲Danville*... Montgomery	See Montgomery City.
Darlington*†.... Gentry	Joseph Sager.
Dearborn*†..... Platte	See Platte City.
Deepwater*†..... Henry	W. S. Banta.
De Kalb*†.....Buchanan	See St. Joseph.
De Soto*†.....Jefferson	DENNING & BYRNES.
Dexter*†..... Stoddard	Mozley & Liles.
Dixon*†..... Pulaski	W. H. Murphy.
▲Doniphan*†..... Ripley	J. C. Sheppard.
Downing*†..... Schuyler	See Lancaster.
Drexel*†..... Cass	John. F. Lawder.
Eagleville*..... Harrison	See Bethany.
Edgerton*†..... Platte	Bruce & Cumberford.
▲Edina*†..... Knox	W. C. HOLLISTER.
Eldon*†..... Miller	W. M. Lumpkin.
El Dorado Springs* Cedar	R. N. Banister.
Elmo*†.....Nodaway	E. J. Bender.
Elsberry*†..... Lincoln	W. A. Dudley.
▲Eminence*..... Shannon	L. B. Shuck.
Ethel*†..... .....Macon	J. T. White.
Everton*†..... Dade	Howard Ragsdale.
Excelsior Springs*† Clay	FRANK A. BENSON.
Fairfax*†..... Atchison	T. B. Safford.
Fairplay*†..... Polk	W. O. Staver.
Farber*†..... Audrain	See Mexico.
▲Farmington*.St. Francois	M. R. SMITH.
▲Fayette*†..... Howard	R. P. TALBOT.
Festus*†.....Jefferson	P. S. Henderlite.
Fillmore*..... Andrew	See Savannah.
Florida .....Monroe	See Paris.
Forest City*†..... Holt	D. S. Alkire.
▲Forsyth*.....Taney	Charles H. Groom.
Foster*..... Bates	See Butler.
Frankford*†..... Pike	See Bowling Green.
▲Fredericktown*†Madis'n	Thomas Halladay.
Freeman*†..... Cass	See Harrisonville.
▲Fulton*†..... Callaway	T. A. BOULWARE.
▲Gainesville*..... Ozark	McClendon & Boone.
▲Galena*..... Stone	A. Hodges.
▲Gallatin*†..... Daviess	HAMILTON & DUDLEY.
Galt*● ..... Grundy	M. Bingham.
Garden City*†.....Cass	Jos. S. Holcomb.
▲Gayoso.....Pemiscot	See Caruthersville.
Gilliam*†..... Saline	See Slater.
Gilman City●.... Harrison	Charles D. Knight.
Glasgow*†..... Howard	SHACKELFORD & DENNY.
Glenwood*†.... Schuyler	See Lancaster.
Golden City*†.....Barton	P. J. Essex.
Gorin*†.....Scotland	See Memphis.
Gower*†..... Clinton	See Plattsburg.
Graham*..... Nodaway	See Maryville.
Granger*†.....Scotland	See Memphis.
▲Grant City*†..... Worth	KELSO, SCHOOLER & KELSO.
Green Castle*●...Sullivan	See Milan.
Green City*†.....Sullivan	S. H. Davis.
▲Greenfield*†..... Dade	L. W. Shafer.
Green Ridge*†.....Pettis	See Sedalia.
Greenville*.....Wayne	J. Hines.
▲Gulfport*†.... Nodaway	G. M. Denny.

Town and County.	Name.
Hale*†..... Carroll	Fred S. Hudson.
Hallsville*†..... .Boone	See Columbia.
Hamilton*†.... Caldwell	JOHN H KING.
Hannibal*†.....Marion	W. H. FISHER.
Hardin*†..... Ray	J. T. Alibritain.
Harris*†.....Sullivan	See Trenton.
▲Harrisonville*†.....Cass	A. A. WHITSITT.
Hartville*..... Wright	J. W. Jackson.
Harwood*†.....Vernon	See Nevada.
Hayti.....Pemiscot	B. A. McKay.
▲Herman*†....Gasconade	AUGUST MEYER.
▲Hermitage*.....Hickory	Wm. L. Pttts.
Higbee*†.....Randolph	J. F. Jarman.
Higginsville*†.Lafayette	WHITSETT & KEITH.
▲Hillsboro*†.....Jefferson	W. H. H. Thomas.
Holden*†.....Johnson	J. P. Orr.
Holt*†.....Clay	D. L. Wilholt.
Hopkins*†..... Nodaway	S E. Browne.
▲Houston*.....Texas	CLARK & DOOLEY.
Houstonia*†.....Pettis	See Sedalia.
Humansville*†.....Polk	O. J. McLane.
Hume*†.....Bates	See Rich Hill.
Humphreys*†....Sullivan	J. D. Johnson.
Hunnewell*†.....Shelby	See Shelbyville.
▲Huntsville*†.. Randolph	JOHN N. HAMILTON.
Hurdland*†.....Knox	See Edina.
▲Independence*† Jackson	JOHN G. PAXTON.
▲Ironton*†..... Iron	William R. Edgar.
▲Jackson*†. Cape Girard'u	W. H. Miller.
Jameson*†.....Daviess	See Gallatin
Jamesport*†.....Daviess	SAM W. BUZARD.
Jamestown*†...Moniteau	See California.
Jasper*†..... Jasper	See Carthage.
¶▲Jefferson City*†...Cole	A. M. HOUGH.
Jerico*..... Cedar	See Eldorado Springs.
Jonesburg*†Montg'mery	H. W. Johnson.
Joplin*†..... Jasper	SPENCER & SON.
▲Kahoka*†.....Clark	Charles Hiller.
Kansas City*†...Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S, Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Wm. B. Clark, President Ætna Insurance Co., Hartford; Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW & KRAUTHOFF, Water Works Building. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas City.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
" ..... "	MESERVEY, PIERCE & GERMAN, American Bank Building, Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	FRANK TITTUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, GIBSON & McLEOD, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	JAMES C. WILLIAMS, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*†.....Clay	See Liberty.
▲Kennett*†.....Dunklin	C. P. Hawkin.
▲Keytesville*†....Chariton	O. F. SMITH.
Kidder*†.....Caldwell	See Kingston.
King City*†.....Gentry	J. W. Sullinger.
▲Kingston*●.....Caldwell	S. C. Rogers.
Kingsville*†.....Johnson	See Warrensburgh.
▲Kirksville*†.....Adair	RIEGER & RIEGER.
Kirkwood*†....St. Louis	J. T. JAMES.

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Town and County.	Name.
Knobnoster*•†...Johnson	S. G. Kelley.
Knox City*•†.....Knox	See Edina.
La Belle*•† .....Lewis	E. A. Dowell.
Laclede*•†.....Linn	O. F. Libby.
Laddonia*•†.....Audrain	E. C. Kennan.
La Grange*•†.....Lewis	C. M. Thomas.
▲Lamar*•† .....Barton	COLE & BURNETT.
Lamonte*•†.....Pettis	Hunter & Young.
▲Lancaster*•†.....Schuyler	Fogle & French.
La Plata*•†.....Macon	Joseph Park.
Laredo*•†.....Grundy	See Trenton.
Lathrop*•†.....Clinton	See Plattsburg.
Latour*•† .....Johnson	See Harrisonville.
Lawson*•† .....Ray	C. T. Garner.
▲Lebanon*•†..... Laclede	J. P. NIXON.
Lee's Summit*•†..Jackson	Hackler & Hackler.
Leeton†.....Johnson	See Sedalia.
Lemonville*•†....Putnam	See Unionville.
Lewistown*•† .....Lewis	E. A. Dowel.
▲Lexington*•†...Lafayette	S. N. WILSON.
Liberal*•†..... Barton	See Lamar.
▲Liberty*•†.....Clay	M. E. LAWSON.
Licking*.....Texas	I. H. Windsor.
Lincoln*•†..... Benton	See Warsaw.
▲Linn*† .....Osage	Byers & Vorhall.
▲Linn Creek*†.....Camden	E. M. Carter.
▲Linneus*•† .....Linn	George B Milburne, Jr.
Lock Springs*•†..Daviess	See Gallatin.
Lockwood*•†.....Dade	W. S. Wheeler.
Louisiana*•† .....Pike	JAMES W. REYNOLDS.
Lowry City*•†....St. Clair	See Osceola.
Lucerne*•†.....Putnam	T. B. Davis.
Ludlow*•†.....Livingston	See Chillicothe.
Luray*•†..... Clark	See Kahoka.
Lutesville*•†....Bollinger	See Fredericktown.
▲Macon*•†..... Macon	JOHN A. WHITE.
Madison*•†..... Monroe	See Paris.
Maitland*•† .....Holt	E. L. Hart.
Malden*•† .....Dunklin	D. R. Cox.
Malta Bend*•†.....Saline	See Marshall.
▲Mansfield*•†.....Wright	L. D. Marr.
Marblehill*†....Bollinger	W. K. Chandler.
Marceline*•† ..... Linn	Harry K. West.
Marionville*•†. Lawrence	C. C. Matlock.
▲Marshall*•†.....Saline	ROBERT M. REYNOLDS.
▲Marshfield*•†....Webster	HARRY FYAN.
Martinsburg*•†...Audrain	See Mexico.
▲Maryville*•†.... Nodaway	B. RALEIGH MARTIN.
▲Maysville*•† .....DeKalb	Daniel Perry.
Mayview*•†.... Lafayette	See Lexington.
McFall*•†..... Gentry	John M. Schultze.
Meadville*•†..... Linn	E. D. Harvey.
▲Memphis*•†..... Scotland	N. M. PETTINGILL.
Mendon*•†..... Chariton	See Brunswick.
Mendota*•†..... Putnam	See Unionville.
Merwine*•† ..... Bates	See Butler.
▲Mexico*•†.....Audrain	CHARLES R. MACFARLANE.
Miami* ..... Saline	John A. Dunlap.
Middletown*Montgomery	J. B. Garber.
▲Milan*•† .....Sullivan	JOHN M. CAMPBELL.
Missouri City*•†.....Clay	L. G. Hopkins.
Moberly*•†..... Randolph	WILLARD P. CAVE.
Mokane*•† ..... Callaway	Homer Harris.
Monett*•† .....Barry	DARROCH & CLARK.
Monroe City* .... Monroe	R. B. Bristow.
Montgomery City*•†Mont	J. D. BARNETT.
▲Monticello*..... . Lewis	Blair & Marchand.
Montrose*•†.....Henry	N. B. Conrad
Morley*•† ..... Scott	Hunter & Kingsbury.
Morrisville*..... Polk	See Bolivar.
Mound City*•† ..... Holt	D. W. Porter.
Mountain Grove*•† Wri't	C. F. Evans.
▲Mt. Vernon*•†..Lawrence	Norman Gibbs.
Nelson*•†.....Saline	Irvin Williams.
▲Neosho*•†.....Newton	GEORGE HUBBERT.
▲Nevada*•†..... Vernon	F. E. Gordon.
Newark* ..... Knox	See Edina.
New Cambria*•†.. Macon	B. D. Nortoni.
New Florence*•†..Mont'y	T. J. Powell.
New Franklin*•† Howard	See Boonville.
New Hampton*† Harrison	See Bethany.
New Haven*•†... Franklin	See Union
▲New London*•†..... Ralls	DAVID WALLACE.
▲New Madrid*•† New Mad.	BREWER & BREWER.
Newtown*•†..... Sullivan	See Milan.
Niangua..... Webster	See Marshfield.
Norborne*•†..... Carroll	A. L. Morrow.
Novelty* ..... Knox	W. N. Doyle.
Oak Grove*•†....Jackson	T. M. Vermillion.
Odessa*•†.....Lafayette	J. A. Kemper.
Olean*•†.....Miller	See Tuscumbia.
▲Oregon*.....Holt	S. F. O'FALLON.
Orrick*•†..... Ray	See Richmond.
Osborn*•†.....DeKalb	P. M. Hatch.
▲Osceola*•†..... St. Clair	Mann & Daniel.
Otterville*•†..... Cooper	See Boonville.
▲Ozark*•†..... Christian	W. A. LONG.
Pacific*•†.....Franklin	See Union.
▲Palmyra*•†.....Marion	W. M. BOULWARE.
▲Paris*•†.....Monroe	J. R. REYNOLDS.

Town and County.	Name.
Parkville*•† ..... Platte	Geo. W. Day.
Parnell*.....Nodaway	Tibbets & Sexton.
Pattonsburg*•†...Daviess	T. A. Gaines.
Pefree City*....Lawrence	J. C. JOHNSTON.
Perry*•†..... Ralls	G. W. Humphrey.
▲Perryville*†..... Perry	J. J. SEIBEL.
Piedmont*•†.....Wayne	S. R. Durham.
Pilot Grove*•† ....Cooper	See Boonville.
▲Pineville*.....McDonald	A. V. Manning.
▲Platte City*•†.....Platte	Alonzo D. Burnes.
▲Plattsburg*•† .... Clinton	J. E. BOHART.
Pleasant Hill*•†.....Cass	W. L. McCutchen.
Polo*•†..... Caldwell	S. A. Field.
▲Poplar Bluff*•†.... Butler	S. M. CHAPMAN.
Portland*•† .... Calloway	See Fulton.
▲Potosi*•† .... Washington	E. T. Eversole.
Powersville*•†.... Putnam	See Unionville.
▲Princeton*•†..... Mercer	IRA B. HYDE.
Purdin*•†..... Linn	See Cassville.
Queen City*•†....Schuyler	See Lancaster.
Quitman*•†..... Nodaway	A. Collins.
Ravenwood*•†..Nodaway	See Maryville.
Raymore*•† ..... Cass	See Harrisonville.
Rea*•†.....Andrew	See Savannah.
Republic*•†..... Greene	Mooneyham & Mooneyham.
Rhineland*† Montgomery	See Hermon.
Rich Hill*•†.....Bates	S. W. DOOLEY.
Richland*•†.....Pulaski	Manes & Davis.
▲Richmond*•† ..... Ray	BLACK & DE MASTERS.
Ridgeway*•†.... Harrison	B. F. Holding.
Rocheport*•† ..... Boone	M. McKillop.
▲Rockport*•†..... Atchison	Malcolm McKillop.
Rockville*•†..... Bates	See Clinton.
Rogersville*•†... Webster	See Marshfield.
▲Rolla*•†.....Phelps	T. M. JONES.
Rosendale*•† ..... Andrew	See Savannah
Rothville*•†.....Chariton	See Keytesville.
Russellville*•†..... Cole	See Jefferson City.
Rutlege*•†.....Scotland	See Gorin.
▲Salem*•† ..... Dent	L. Judson.
Salisbury*•† ..... Chariton	W. S. STOCKWELL.
Sarcoxie*•†.....Jasper	George F. Davis.
▲Savannah*•† .... Andrew	BOOHER & WILLIAMS.
Schell City*•†.....Vernon	F. Childs.
▲Sedalia*•†.....Pettis	R. H. HUNTER.
Seneca*•†.....Newton	G. W. Shutter-Cottrell.
Seymour*•† ..... Webster	R. E. Simmons.
Shelbina*•† ..... Shelby	W. O. L. Jewett.
▲Shelbyville* ..... Shelby	P. B. Dunn.
Sheldon*•† ..... Vernon	J. P. Jones & Son.
Sheridan*•†.....Worth	A. N. Tibbels.
Sikeston*•†.....Scott	See Poplar Bluff.
Silex*•† ..... Lincoln	See Troy.
Skidmore*•†....Nodaway	G. D. Fullerton.
Slater*•† ..... Saline	S. B BURKS.
Smithton*•†..... Pettis	Hunter & Young.
Smithville*•†..... Clay	Z. S. Collins.
So.-West City*.McDonald	See Pineville.
Spickard*•†.....Grundy	W. M. Ashbrook.
▲Springfield*•† .... Greene	White & McCammon.
Stanberry*•†..... Gentry	RATCLIFFE & RATCLIFFE.
▲St. Charles*•†. St. Charles	R. C. HAENSSLER.
St. James*•†.....Phelps	R. C. Carpenter.
▲Steelville*•†.... Crawford	J. T. Woodruff.
▲Ste. Genevieve*†S.Genev.	P. H. HUCK.
Stewardsville*•†. De Kalb	B. F. Clark.
▲St. Joseph*•†.. Buchanan	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD. Refers to the First Nat. Bank.
" ..... "	STAUBER, CRANDALL & STROP. Refer to National Bank of St. Joseph and German-American Bank; Union National Bank, Chicago.
St. Louis*•†.....St. Louis	A. L. ABBOTT, 314 Pine St. Attorney for R. G. Dun & Co. Refers to American Exch. Bank
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 703 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & WHELESS, Century Bldg. Refer to Continental National Bank.
" ..... "	KIDD & DAVIS, Laclede Bldg. Refer to Continental Nat. Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
St. Louis*†.....St. Louis (*Continued.*)	TAYLOR, ERD & TAYLOR. Counsel for Continental National Bank.
▲Stockton*.....Cedar	JAMES MASTERS.
Stoutsville*†.....Monroe	R. L. Woodson.
Sturgeon*†.....Boone	Thomas C. Carter.
Sullivan*†.....Franklin	W. J. Webb.
Sumner*†.....Chariton	See Keytesville.
Sweet Springs*†...Saline	James H. Ashurst.
Tarkio*† .....Atchison	L. G. POPE.
Thayer*†.....Oregon	S. M. Meeks.
Tina*†.....Carroll	George D. Williams.
Tipton*† .....Moniteau	R. M. Embry.
▲Trenton*† .....Grundy	HUGH C. SMITH.
Triplett*† .....Chariton	See Brunswick.
▲Troy*† .....Lincoln	W. R. Young.
Turney*†.....Clinton	See Plattsburg.
▲Tuscumbia*† .....Miller	E. C Swalem.
▲Union*† .....Franklin	Charles F. Gallenkamp.
Union Star*†.....De Kalb	Henry Boone.
▲Unionville*† .....Putnam	B. R. BONFOEY.
Urich*† .....Henry	J. A. Overbey.
▲Vanburen*† .....Carter	Daniel Huett.
Vandalia*† .....Audrain	W. W. Botts.
Verona*† .....Lawrence	J. R. Woodull.
▲Versailles*† .....Morgan	WM. FORMAN.
▲Vienna*.....Maries	J. G. Slate.
Walker*† .....Vernon	See Nevada.
Walnut Grove*† .Greene	W. H. Davis.
▲Warrensburg*†.Johnson	EWING COCKRELL.
▲Warrenton*† .... Warren	T. T. Stewart.
▲Warsaw*† .....Benton	H. P. Lay.
Washington*†..Franklin	J. C. KISKADDON.
Watson*† .....Atchison	See Rock Port.
Waverly*† .....Lafayette	E. M. Edwards.
▲Waynesville* .....Pulaski	W. H. Locker.
Weatherby*† .....DeKalb	See Maysville.
Webb City*†.....Jasper	REDDING & OWEN.
Wellington*†..Lafayette	See Lexington.
Wellsville* .Montgomery	Barker & Shackelford.
Wentzville*†. St. Charles	See St. Charles.
Westboro*† .....Atchison	J. W. Peck.
Weston* .....Platte	James W. Coburn.
▲West Plains*†....Howell	JAMES ORCHARD.
Wheatland*.....Hickory	Wm. D. Harryman.
Wheeling*† ..Livingston	S. W. Haynes
Willow Springs*†Howell	R. F. MOFFITT.
Windsor*† .....Henry	Allan & Chapman.
Winfield*† .....Lincoln	See Elsberry.
Winston*† .....Daviess	See Gallatin.
Wyaconda*† .....Clark	See Kahoka.
Xenia.....Putnam	See Unionville.

MONTANA.

▲Anaconda*†.Deer Lodge	GEORGE B. WINSTON.
Belt*† .....Cascade	J. B. Fitzgerald.
▲Bigtimber*†Sweet Grass	Sydney Fox.
▲Billings*†...Yellowstone	J. R. Goss.
▲Boulder*† .....Jefferson	Cowan & Parker.
▲Bozeman*† .....Gallatin	COCKRILL & COCKRILL.
▲Butte*† .....Silver Bow	CLAYBERG & CORBETT. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Choteau* .....Tetlon	J. G. Blair.
Columbia Falls*† Flath'd	D. F. Smith.
Deer Lodge*†De'r Lodge	See Anaconda.
▲Dillon*†....Beaver Head	H R. MILTON.
Forsyth*† .....Custer	See Miles City.
▲Fort Benton*†...Choteau	B. L. Powers.
▲Glasgow*† .....Valley	J. J. Kerr.
Glendale*...Beaver Head	See Dillon.
▲Glendive*† .....Dawson	Thomas C. Holmes.
▲Great Falls*†.....Cascade	SAM'L STEPHENSON.
Hamilton*† .....Ravalli	R. A. O'Hara.
¶▲Helena*† Lewis and Clarke	CLAYBERG, CORBETT & GUNN References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Kalispell*† .....Flathead	Sanford & Grubb.
▲Lewistown*† .....Fergus	W. M. Blackford.
▲Livingston*† .....Park	H. J. MILLER.
▲Miles City*† .....Custer	GEORGE R. MILBURN.
▲Missoula*† .....Missoula	THOMAS C. MARSHALL.
Neihart*† .....Cascade	A. J. Shores.
▲Philipsburg*† ....Granite	RODGERS & RODGERS.
Red Bluff .....Madison	See Virginia City.
▲Red Lodge*† .....Cardon	George W. Pierson.
Sandcoulee*† ....Cascade	See Great Falls.
▲Stevensville*† .....Ravalli	GEORGE T. BAGGS.
▲Townsend*† .Broadwater	Charles H. Baldwin.
▲Virginia City*† ..Madison	L. L. Callaway.
▲White Sulphur Spgs*Mghr	M. WATERMAN.
Wibaux*† .....Dawson	See Glendive.

NEBRASKA.

Adams*† .....Gage	See Beatrice.
▲Ainsworth*† .....Brown	P. D. McANDREW.
▲Albion*† .....Boone	J. A. Price.
Alexandria*† .....Thayer	E. V. Averill.
Allen*† .....Dixon	See Ponca.
Alliance*† .....Box Butte	Wm. Mitchell.
▲Alma*† .....Harlan	THOMAS L. PORTER.
Ansley*† .....Custer	J. A. Armour.
Arapahoe*† .....Furnas	J. H. Mooney.
Arcadia*† .....Valley	See Ord.
Arlington*† .Washington	W. S. Cook.
Ashland*† ..... Saunders	W. B. CLARK.
Ashton*† .....Sherman	See Loup City.
Atkinson*† .....Holt	A. Scarl.
▲Auburn*† .....Nemaha	NEAL & EDWARDS.
▲Aurora*† .....Hamilton	KELLOGG, STANLEY & COYKENDALL.
Avoca*† .....Cass	See Weeping Water.
Axtell*† .....Kearney	See Minden.
Bancroft*† .....Cuming	Anderson, Keefe & Elkins.
Barnston*† .....Gage	See Beatrice.
▲Bartlett*.....Wheeler	A. L. Bishop.
Bartley*† ....Red Willow	W. R. Starr.
▲Bassett*† .....Rock	J. A. Douglas.
Battle Creek*† ..Madison	See Norfolk.
• Bayard* .....Cheyenne	D. D. Davis.
Bazile Mills*.....Knox	J. H. Berryman.
▲Beatrice*† .....Gage	HAZLETT & JACK.
▲Beaver City*† ....Furnas	Kelley & Keyes.
Beaver Crossing*† S'w'rd	See Seward.
Beemer*† .....Cuming	See West Point.
Bellwood*† .....Butler	See David City.
Belvidere*† .....Thayer	See Hebron.
Benedict*† .....York	See York.
▲Benkelman*† ....Dundy	J. W. James.
Bennett*† .....Lancaster	W. A. Hartley.
Bennington*† ...Douglas	P. A. Anderson.
Berlin*† .....Otoe	See Nebraska City.
Bertrand*† .....Phelps	Rhea Bros.
Big Springs*† .....Deuel	See Chappell.
▲Blair*† .....Washington	W. C. WALTON.
Bloomfield*† .....Knox	W. E. Funk.
▲Bloomington*†.Franklin	A. H. Byrum.
Blue Hill*† .....Webster	A. D. RAMSEY.
Blue Springs*† .....Gage	C. S. Otis.
Boelus*† .....Howard	S. A. Robinson.
Bradshaw*† .....York	See York.
Brainard*† .....Butler	A. K. Smith.
▲Brewster* .....Blaine	J. W. Gardiner.
Brock*† .....Nemaha	S. B. Jarvis.
▲Broken Bow*† ....Custer	J. R. DEAN.
Bromfield*† .....Hamilton	See Aurora.
Bruning*† ..... Thayer	See Hebron.
Bruno*† .....Butler	See David City.
Burchard*† .....Pawnee	Henry Matters.
Burr*† .....Otoe	See Nebraska City.
▲Burwell*† .....Garfield	T. L. Hall.
▲Butte* .....Boyd	D. A. Harrington.
Callaway*† .....Custer	R. E. Brega.
Cambridge*† .....Furnas	A. M. Keyes.
Campbell*† .....Franklin	L. E. Paquin, Jr.
Carlton*† .....Thayer	V. O. Rewick.
Carroll*† ..... Wayne	See Wayne.
Cedar Bluffs*† .Saunders	See Wahoo.
Cedar Rapids* .....Boone	A. E. Garten.
▲Central City*† ...Merrick	P. S. HEATON.
Cerescos*† .....Saunders	See Wahoo.
▲Chadron*† .....Dawes	A. W. CRITES.
▲Chappell*† ..... Deuel	E. D Hamilton.
Chester*† .....Thayer	See Hebron.
Clarks*† .....Merrick	E. E. Ross.
Clarkson*† .....Colfax	See Schuyler.
Clatonia*† .....Gage	See Beatrice.
▲Clay Center*† .....Clay	J. L. EPPERSON & SON.
Coleridge*† .....Cedar	See Hartington.
▲Columbus*† .....Platte	McALLISTER & CORNELIUS.
Concord*† ..... Dixon	See Ponca.
Cook*† .....Johnson	See Tecumseh.
Cordova*† ..... Seward	See Seward.
Cortland*† .....Gage	R. T. Smith.
Cozad*† .....Dawson	J. S. GOOD.
Crab Orchard*† Johnson	E. B. Laflin.
Craig*† .....Burt	See Tekamah.
Crawford*† .....Dawes	E. W. Dailey.
Creighton*† .....Knox	O. W. Rice.
Creston*† .....Platte	J. T. Morris.
Crete*† .....Saline	F. I. FOSS.
Culbertson*† .Hitchcock	L. H. Blackledge.
Curtis*† .....Frontier	W. H. Latham.
Dakota*† .....Dakota	F. A WOOD.
Danbury*† ..Red Willow	See Indianola.
Dannebrog*† ... Howard	See St. Paul.
Davenport*† .....Thayer	M. S. Gray.
▲David City*† .....Butler	HASTINGS & HALL.
Dawson*† ....Richardson	See Falls City.
Daykin*† ..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.

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▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
De Witt*†.....Saline	See Wilber.
Diller*†.....Jefferson	See Fairbury.
Dixon*†.....Dixon	See Ponca.
Dodge*†.....Dodge	See Fremont.
Doniphan*†.....Hall	See Grand Island.
Dorchester*†.....Saline	T. B. Parker.
Douglas*†.....Otoe	Charles H. Marshall.
Du Bois*†.....Pawnee	See Pawnee City.
Dunbar*†.....Otoe	See Nebraska City.
Eagle*†.....Cass	See Lincoln.
East Omaha.....Douglas	See Omaha.
Edgar*†.....Clay	Christy & Baden.
Elgin*†.....Antelope	See Neligh.
Elk Creek*†....Johnson	See Tecumseh.
Elkhorn*†.....Douglas	See Omaha.
Elm Creek*†.....Buffalo	John M. Forrestall.
Elmwood*†.....Cass	W. D. Dernier.
Elsie*†.....Perkins	M. L. Mead
▲Elwood*†.....Gosper	A. M. White.
Emerson*†.....Dixon	J. Leonard.
Eustis*†.....Frontier	See Stockville.
Exeter*†.....Fillmore	See Geneva.
▲Fairbury*†.....Jefferson	C. H. DENNEY.
Fairfield*†.....Clay	C. H. Epperson.
Fairmont*†.....Fillmore	John Barsby.
Falls City*†..Richardson	A. J. WEAVER.
▲Filley*†.....Gage	See Beatrice.
Firth*†.....Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*†.....Franklin	A. R. Peck.
▲Fremont*†.....Dodge	LOOMIS & ABBOTT. Established 1876. General law practice. Attorneys for Commercial National Bank and Home Savings Bank.
Friend*†.....Saline	J. Palmer.
▲Fullerton*†.....Nance	L. W. Morgan.
▲Gandy*.....Logan	See North Platte.
▲Geneva*†.....Fillmore	FRANK W. SLOAN
Genoa*†.....Nance	E. V. Clark.
▲Gering*.....Scott's Bluff	J. M. King.
Germantown*†..Seward	See Seward.
Gibbon*†.....Buffalo	G. W. Cherrington.
Giltner*.....Hamilton	See Aurora.
Gordon*†.....Sheridan	R. McCarty.
Gothenburg*†...Dawson	J. M. Ellingsworth.
Grafton*†.....Fillmore	See Geneva.
▲Grand Island*†.....Hall	ASHTON & MAYER.
▲Grant*†.....Perkins	B. F. Hastings.
▲Greeley*.....Greeley	T. J. Doyle.
Greenwood*†.....Cass	L. G. Scott.
Gresham*†.....York	See York.
Gretna*†.....Sarpy	H. C. Leder.
Guide Rock*†...Webster	See Red Cloud.
Haigler*†.....Dundy	O. E. Butterfield.
Hampton*†....Hamilton	See Aurora.
Hardy*†.....Nuckolls	See Nelson.
▲Harrisburg*.....Banner	E. R. Mann.
▲Harrison*†.....Sioux	A. T. Clark.
▲Hartington*†.....Cedar	MILLER & READY.
Harvard*†.....Clay	L. G. Hurd.
▲Hastings*†.....Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*†...Lancaster	See Lincoln.
▲Hayes Center*.....Hayes	R. C. Orr.
Hay Springs*†..Sheridan	See Rushville.
▲Hebron*†.....Thayer	J. T. McCUISTION.
▲Hemingford*† Box Butte	Tuttle & Tash.
Henderson*†.....York	See York.
Herman*†..Washington	See Blair.
Hickman*†....Lancaster	See Lincoln.
Hildreth*†.....Franklin	J. P. A. Black.
▲Holdredge*†.....Phelps	C. H. ROBERTS.
Holstein*†.....Adams	W. S. McAuley.
Homer*.....Dakota	See Dakota City.
Hooper*†.....Dodge	G. B. Parsons.
Howell*†.....Colfax	See Schuyler.
Hubbell*†.....Thayer	See Hebron.
Humboldt*†..Richardson	E. O. TUCKER.
Humphrey*†.....Platte	R. P. Drake.
▲Hyannis*†.....Grant	W. L. Matthews.
▲Imperial*†.....Chase	C. W. Meeker.
Indianola*†..Red Willow	J. S. PHILLIPS.
Ithaca*†.....Saunders	See Wahoo.
Jackson*†.....Dakota	Ed. T. Keomey.
Jansen*†.....Jefferson	See Fairbury.
Johnson*†.....Nemaha	C. L. Wilson.
Julian*†.....Nemaha	Francis Brown.
Juniata*†.....Adams	S. L. Brass.
▲Kearney*†.....Buffalo	MARSTON & MARSTON.
Kenesaw*†.....Adams	See Hastings.
▲Kimball*†.....Kimball	J. J. Kinney.
Laurel*†.....Cedar	F. P. Votee.
Lawrence*†.....Nuckolls	See Nelson.
Lebanon*†..Red Willow	See Indianola.
Leigh*†.....Colfax	F. J. Everitt.
▲Lexington*†.....Dawson	E. A. COOK.

Town and County.	Name.
Liberty*†.....Gage	E. E. Hardin.
¶▲Lincoln*†.....Lancaster	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*†.....Platte	Edw. A. Brodboll.
Linwood*†.....Butler	See David City.
Litchfield*†.....Sherman	See Loup.
Lodge Pole*†..Cheyenne	See Sidney.
Long Pine*†.....Brown	J. S. Davisson.
Loomis*†.....Phelps	Rhea Bros.
Louisville*†.....Cass	See Plattsmouth.
▲Loup*†.....Sherman	R. J. Nightingale.
Lyons*†.....Burt	Fremont Everett.
▲Madison*†.....Madison	WILLIS E. REED.
Madrid*†.....Perkins	J. H. Bower.
Malmo*†.....Saunders	See Wahoo.
Marquette*†...Hamilton	See Aurora.
Mason City*.....Custer	See Broken Bow.
Maywood*†.....Frontier	See Stockville.
▲McCook*†...Red Willow	W. S. MORLAN.
McCool Junction*† York	See York.
Mead*†.....Saunders	See Wahoo.
MeadowGrove*†Madison	See Norfolk.
Merna*†.....Custer	See Broken Bow.
Milford*†.....Seward	T. A. Healey.
Millard*†.....Douglas	J. T. Detweiler.
Miller*†.....Buffalo	Wm. Gaslin.
Milligan*†.....Fillmore	F. O. KUCERA.
▲Minden*†.....Kearney	JOHN W. TIPTON.
Monroe.....Platte	See Columbus.
Morse Bluff*†..Saunders	See Wahoo.
▲Mullen*†.....Hooker	See Thedford.
Murdock*†.....Cass	H. R. Neitzel.
Murray*†.....Cass	J. E. Gilmore.
▲Nebraska City*†.....Otoe	JOHN N. MORGAN.
Nehawka*†.....Cass	C. W. Banning.
▲Neligh*†.....Antelope	Charles H. Kelsey.
▲Nelson*†.....Nuckolls	COLE & BROWN.
Nemaha*†.....Nemaha	See Greenwood.
New Castle*†.....Dixon	See Laurel.
Newman Grove*†Madi'n	Allen, Reed & Ellis.
▲Niobrara*.....Knox	E. A. Houston.
Norden*.....Keya Paha	M. P. Meholin.
Norfolk*†.....Madison	Mapes & Hazen.
North Bend*†.....Dodge	Ernest Kern.
▲North Platte*†..Lincoln	WILCOX & HALIGAN.
Oakdale*†.....Antelope	M. B. Putney.
Oakland*†.....Burt	W. D. Smith.
Odell*†.....Gage	See Beatrice.
▲Ogallala*†.....Keith	Albert Muldoon.
Ohiowa*†.....Fillmore	W. R. Fulton.
▲Omaha*†.....Douglas	T. W. BLACKBURN, McCagne Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg. Refer to any National bank in Omaha.
" ..... "	WILLIAM A. DEBORD, N. Y. Life Bldg. Refers to Commercial National Bank and U. S. National Bank.
" ..... "	McCABE, McGILTON & RATH, First Nat. Bk. Bldg. Refer to Omaha National Bank and National Bank of Commerce.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
" ..... "	ANDREW E. WALKUP, Karbach Bldg. References—Omaha: Hon. J. M. Thurston, U.S. Senator, Hon. D. H. Mercer Congressman.
▲O'Neill*†.....Holt	M. F. HARRINGTON.
Ong*†.....Clay	S. W. Christy.
▲Ord*†.....Valley	THOMAS L. HALL.
Orleans*†.....Harlan	Beresford & Simpson.
▲Osceola*†.....Polk	M. A. Mills.
Osmond*†.....Pierce	C. B. Willey.
Overton*†.....Dawson	See Lexington.
Oxford*†.....Furnas	J. H. Sherwood.
Page*†.....Holt	See O'Neill.
Palisade*†.....Hitchcock	L. H. Blackledge.
Palmyra*†.....Otoe	Charles A. Sweet.
Panama*.....Lancaster	John T. Marshall.
▲Papillion*†.....Sarpy	G. M. Mullins.
▲Pawnee City*†...Pawnee	JOHN B. RAPER.
▲Pender*†.....Thurston	G. T. Graves.
Peru*†.....Nemaha	See Auburn.
Petersburg*†.....Boone	O. F. Plum.
Phillips*†.....Hamilton	See Aurora.
▲Pierce*†.....Pierce	Douglas Cones.
Pilger*†.....Stanton	See Stanton.
Plainview*†.....Pierce	H. J. Wedgemood.
Platte Center*†....Platte	See Columbus.
▲Plattsmouth*†.....Cass	J. H. HALDEMAN.
Pleasanton*†.....Buffalo	See Kearney.
Plymouth*†.....Jefferson	See Fairbury.

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▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station ¶ State Capital.

Town and County.	Name.
▲Ponca*•† ..... Dixon	J. J. McCarthy.
Prague*•† ..... Saunders	See Wahoo.
Ragan*•† ..... Harlan	See Alma.
Randolph*•† ..... Cedar	G. W. Wiltsie.
Ravenna*•† ..... Buffalo	J. T. Smith.
▲Red Cloud*•† .... Webster	GEORGE R. CHANEY.
Republican City*•† Harlan	N. J. Ludi.
Reynolds*•† ..... Jefferson	See Fairbury.
Rising City* ..... Butler	See David City.
Rogers*•† ..... Colfax	See Schuyler.
Relo*•† ..... Richardson	John Gagnon.
▲Rushville*•† ..... Sheridan	C. Patterson.
Salem*•† ..... Richardson	See Falls City.
Sargent* ..... Custer	Wm Sherman.
Saronville*•† ..... Clay	See Clay Center.
▲Schuyler*•† ..... Colfax	C. J. PHELPS.
Scribner*•† ..... Dodge	Henry M. Kidder.
▲Seward*•† ..... Seward	J. J. THOMAS.
Shelby*•† ..... Polk	See Stromsburg.
Shelton*•† ..... Buffalo	J. F. Walker.
Shickley*•† ..... Fillmore	See Geneva.
Shubert*•† .... Richardson	See Falls City.
▲Sidney*•† ..... Cheyenne	B. A. JONES.
Silver Creek*•† .. Merrick	See Central City.
Smithfield*† ..... Gosper	See Elwood.
Snyder*•† ..... Dodge	See Fremont.
South Bend*•† ..... Cass	See Greenwood.
South Omaha*•† . Douglas	See Omaha.
Spencer* ..... Boyd	F. W. Boggs.
Springfield*•† ..... Sarpy	H. C. Lefleus.
▲Springview* .... Keyapaha	C. E. Lear.
Stamford*•† .... Harlan	See Orleans.
▲Stanton*•† ..... Stanton	A. A. KEARNEY.
Staplehurst*•† .... Seward	See Seward.
St. Edward*•† ..... Boone	R. F. Williams.
Steinhauer*•† .... Pawnee	See Pawnee City.
Stella*•† ..... Richardson	See Falls City.
Sterling*•† ..... Johnson	L. A. Varner.
▲Stockville* ..... Frontier	L. H. Cheney.
▲St. Paul*•† ..... Howard	B. D. HAYWARD.
Strang*•† ..... Fillmore	See Geneva.
Stratton*•† .... Hitchcock	C. W. Shurtleff.
Stromsburg*•† ..... Polk	John Tonge,
Stuart*•† ..... Holt	J. A. Rice.
Sumner*•† ..... Dawson	See Lexington.
Superior*•† ..... Nuckolls	C. E. Adams.
Surprise*•† ..... Butler	See David City.
Sutherland*•† .... Lincoln	See Wallace.
Sutton*•† ..... Clay	F. B Hawk.
Swanton*•† ..... Saline	See Wilber.
Syracuse*•† ..... Otoe	T. E. Brown.
Table Rock*•† .... Pawnee	See Pawnee City.
Talmage*•† ..... Otoe	See Nebraska City.
▲Taylor* ..... Loup	C. I. Bragg.
▲Tecumseh*•† .... Johnson	J. S. DINSMORE & SON.
▲Tekamah*•† ..... Burt	A. N. Corbin, Jr.
Thayer*•† ..... York	See York.
▲Thedford*•† ..... Thomas	John H. Evans.
Tilden*•† ..... Madison	F. L. Putney.
Tobias*•† ..... Saline	A. S. Sands.
▲Trenton*•† .... Hitchcock	R. O. Adams.
▲Tryon ..... McPherson	See North Platte.
Ulysses*•† ..... Butler	C. M. Skiles.
Unadilla*•† ..... Otoe	See Nebraska City.
Union*•† ..... Cass	Charles Graves.
University Pl*† Lancaster	T. M. Wimberley.
Upland*•† ..... Franklin	See Bloomington.
Utica*•† ..... Seward	H. M. Coleman.
Valentine*•† ..... Cherry	F. W. Walcott.
Valley*•† ..... Douglas	See Omaha.
Valparaiso*•† .... Saunders	Clark & Allen.
Verdon*•† .... Richardson	Frank Martin.
Vesta*•† ..... Johnson	See Tecumseh.
Waco*•† ..... York	See York.
▲Wahoo*•† ..... Saunders	M. Newman.
Wakefield*•† ..... Dixon	J. H. Brown.
Wallace*•† ..... Lincoln	See North Platte.
Wauneta*•† ..... Chase	C. W. Meeker.
Wausa*•† ..... Knox	H. M. McLeod.
Waverly*•† ..... Lancaster	See Lincoln.
▲Wayne*•† ..... Wayne	FRANK M. NORTHROP.
Weeping Water*•† ... Cass	A. L. Timblin.
Western*•† ..... Saline	See Wilber.
Weston*•† ..... Saunders	See Wahoo.
▲West Point*•† .... Cuming	T. M. MOODIE.
▲Wilber*•† ..... Saline	J. H. Germin.
Wilcox*•† ..... Kearney	See Minden.
Wilsonville*•† ..... Furnas	C. M. Kelley.
Winside*•† ..... Wayne	M. H. Dodge.
Wisner*•† ..... Cuming	See West Point.
Wood Lake*•† ..... Cherry	See Valentine.
Wood River*•† ..... Hall	Abbott & Caldwell.
Wymore*•† ..... Gage	A. D. McCandless.
▲York*•† ..... York	CHARLES F. STROMAN.
Yutan*•† ..... Saunders	See Wahoo.

NEVADA.

Town and County.	Name.
▲Austin*•† ..... Lander	W. D. Jones.
▲Belmont* ..... Nye	See Austin.
Candelaria*•† .. Esmeralda	C. B. Zabriskie.
▲Carson City•†.. Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*•† ..... Lyon	John Lothrop.
▲Elko*•† ..... Elko	W. A. Massey.
▲Ely* ..... White Pine	Frank X. Murphy.
▲Eureka*•† ..... Eureka	P. Breen.
▲Genoa*• ..... Douglas	D. W. Virgin.
▲Hawthorne*•† . Esmeralda	P. M. Bowler.
▲Pioche*† ..... Lincoln	T. J. Osborne.
▲Reno*•† ..... Washoe	E. R. DODGE.
▲Stillwater ..... Churchill	T. H Kent.
▲Virginia City*•† .... Storey	E. D. KNIGHT.
Wadsworth*•† .... Washoe	See Reno.
▲Winnemucca*•† Humb'ldt	W. S. BONNIFIELD.

NEW HAMPSHIRE.

Town and County.	Name.
Alton*•† ..... Belknap	See Laconia.
Andover*•† ... Merrimack	Barron Shirley.
Ashland*•† ..... Grafton	James L. Wilson.
Berlin*•† ..... Coos	CHAMBERLIN & RICH.
Bristol*•† ..... Grafton	Dearborn & Chase.
Canaan*•† ..... Grafton	Geo. W. Murray.
Charlestown*•† .. Sullivan	See Claremont.
Claremont*•† .... Sullivan	COLBY & SON.
▲Colebrook*•† ..... Coos	T. F. Johnson.
¶▲Concord*•† .. Merrimack	STREETER, WALKER & HOLLIS.
Conway*•† ..... Carroll	J. B. Nash.
Derry* ..... Rockingham	G. K. Bartlett.
▲Dover*•† ..... Strafford	W. F. NASON.
East Jaffrey*•† .. Cheshire	See Peterboro.
Epping*•† ... Rockingham	W. H. Drury
▲Exeter*•† ... Rockingham	EASTMAN & HOLLIS.
Farmington*•† .. Strafford	Samuel S. Parker.
Fitzwilliam*•† .... Cheshire	Amos J. Blake.
Francestown*†. Hillsboro	See Peterboro.
Franklin*•† ... Marrimack	JAMES E. BARNARD.
Franklin Falls*† Merrim'k	Edward G. Leach.
Freedom* ..... Carroll	See Conway.
Goffstown*•† ... Hillsboro	Samuel Upton.
Gorham*•† ..... Coos	A. R. Evans.
Great Falls† ..... Strafford	See Somersworth.
Greenville*•† .. Hillsboro	Herbert J. Taft.
Hanover*•† ..... Grafton	See Lebanon.
▲Haverhill*•† ..... Grafton	WM. F. WESTGATE.
Hillsboro ..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*•† Hill'h	H. D. Pierce.
Hinsdale*•† ..... Cheshire	E. J. Temple.
▲Keene*•† ..... Cheshire	BATCHELDER & FAULKNER.
▲Laconia*•† ..... Belknap	JEWETT & PLUMMER.
Lakeport*•† ..... Belknap	W. H. Flanders.
▲Lancaster*•† ..... Coos	Drew, Jordan & Buckley.
▲Lebanon*•† ..... Grafton	C. A. DOLE.
Lisbon*•† ..... Grafton	George F. Morris.
Littleton*•† ..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*•† .. Hillsboro	BURNHAM, BROWN & WARREN.
Meridith*•† ..... Belknap	Bertram Blaisdell.
Milford*•† ..... Hillsboro	E. I. Kendall.
▲Nashua*•† ..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*•† Rockin'm	A. L. Mellows.
▲Newport*•† ..... Sullivan	A. S. WAIT.
Orford* ..... Grafton	Chapman & Lang.
▲Ossipee*•† ..... Carroll	Frank Weeks.
Penacook*•† . Merrimack	Willis G. Buxton.
Peterboro*•† ... Hillsboro	J. F. Brennan.
Pittsfield*•† ... Merrimack	E. A. Lane.
▲Plymouth*•† ..... Grafton	Burleigh & Adams.
▲Portsmouth*•†. Rock'ham	JOHN W. KELLEY.
Raymond*•† Rockingham	John T. Bartlett.
Rochester*•† ... Strafford	WORCESTER, GAFNEY & SNOW.
Salmon Falls*•†. Strafford	See Dover.
Somersworth*•† Strafford	EDGERLY & MATHEWS.
Sunapee* ..... Sullivan	George Dodge.
Suncook*•† ... Merrimack	Almon F. Burbank.
Tilton*•† ..... Belknap	W. B. Fellows.
Troy*•† ..... Cheshire	See Keene.
Wakefield*•† ..... Carroll	Arthur L. Foote.
Walpole*•† ..... Cheshire	J. G. Bellows.
Whitefield*•† ..... Coos	C. E. Wright.
Wilton*•† ..... Hillsboro	Geo. E. Bales.
Winchester*•†.. Cheshire	H. W. Brigham.
Wolfboro*•† ..... Carroll	SEWELL W. ABBOTT.
Woodsville*•† .... Grafton	Smith & Sloane.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

NEW JERSEY.

Town and County.	Name.
Absecon*•† ..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	See Freehold.
Alloway*† ..... Salem	See Salem.
Arlington*•† ..... Hudson	See Jersey City.
Asbury Park*•†Monmo'th	DAVID HARVEY, JR.
Atlantic City*•†.Atlantic	THOMPSON & COLE.
Atlantic Highl'ds*•† Mon.	CHARLES HARVEY.
Barnegat*•† ..... Ocean	See Toms River.
Bayonne*•† ..... Hudson	VAN BUSKIRK & PARKER.
Belleville*•† ..... Essex	Skinner & Ten Eyck.
Belmar*•† ..... Monmouth	See Asbury Park.
▲Belvidere*•† ..... Warren	GEORGE M. SHIPMAN.
Bergen Point*•†..Hudson	See Bayonne.
Beverly*•† .... Burlington	See Burlington.
Bloomfield*•† ..... Essex	GALLAGHER & RICHARDS
Bloomsbury*•† Hunterd'n	J. W. Creveling.
Boonton*•† ..... Morris	J. S. Salmon.
Bordentown*•†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*•†.Somerset	H. C. Suydam.
▲Bridgeton*•† Cumberland	WILLIAM A. LOGUE.
Burlington*•†.Burlington	ERNEST WATTS.
Butler*•† ..... Morris	See Paterson.
Caldwell*†..... Essex	See Montclair.
▲Camden*•† ..... Camden	HENRY I. BUDD, JR.
Cape May*•† ....Cape May	J. M. E. Hildreth.
▲Cape May C.H.*•†.Cape M	J. M. E. Hildreth.
Carlstadt*•† ..... Bergen	See Hackensack.
Cedarville*•† Cumberland	B. T. Powell.
Chatham*•† ..... Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*•† ..... Hunterdon	See Flemington.
Closter*•† ..... Bergen	C. B. Harvey.
Collingwood*•... Camden	See Camden.
Cramer Hill†.... Camden	See Camden.
Cranbury*† .... Middlesex	A. S. Applegate.
Cranford*•† ..... Union	See Elizabeth.
Deckertown*•† .... Sussex	Henry C. Hunt.
Dover*•† ..... Morris	J. H. NEIGHBOUR.
East Orange*†..... Essex	JEROME D. GEDNEY.
Eatontown*•† Monmouth	See Long Branch.
Egg Harbor City*•†Atlan.	See Atlantic City.
▲Elizabeth*•† ..... Union	P. H. GILHOOLY.
Elmer*†..... Salem	Abram Cochran.
Englewood*•† .... Bergen	George R. Dutton.
Farmingdale*•† Monm'th	See Freehold.
▲Flemington*•†Hunterdon	FLUCK & PARKER.
Fort Lee*†..... Bergen	See Hoboken.
Franklin*•† ..... Essex	See Newark.
▲Freehold*•†...Monmouth	CHARLES A. BENNETT.
Frenchtown*•†Hunterd'n	L. D. Hagaman.
Glassboro*•† .Gloucester	See Woodbury.
Gloucester City*•†Camd'n	See Camden.
Guttenburg*†.... Hudson	See Hoboken.
▲Hackensack*•† ... Bergen	DEMAREST & DE BAUN.
Hackettstown*•†.Warren	J. C. Allen.
Haddonfield*•†...Camden	H. S. Scovel.
Hammonton*•† ..Atlantic	A. J. King.
Harrison*•† ..... Hudson	See Jersey City.
Hightstown*•†.....Mercer	S. M. Schenck.
Hoboken*•†..... Hudson	LEWIS, BESSON & STEVENS.
Hopewell*•†.....Mercer	John S. Van Dike.
Irvington ..... Essex	See Newark.
Jamesburg*•† . Middlesex	See New Brunswick.
▲Jersey City*•†....Hudson	QUEEN & TENNANT. References: Hudson County and Second National banks and New Jersey Title Guarantee & Trust Co.
" ..... "	VAN BUSKIRK & PARKER, Davidson Bldg. General law and equity practice.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney..... Hudson	See Jersey City.
Keyport*•†....Monmouth	B. B. Ogden.
Lakewood*•†.....Ocean	T. J. R. Brown.
Lambertville*•† Hunterd'n	WALTER F. HAYHURST.
Long Branch*•† Monm'th	HEISLEY & MORRIS.
Madison*•†..... Morris	C. A. Rathbun.
Manasquan*•†.Monmouth	H. H. Wainright.
Matawan*•† .. Monmouth	R. W. Dayton
▲May's Landing*•†Atlantic	JOHN C. REED.
Medford*•† ...Burlington	See Mount Holly.
Merchantville*•† Camden	See Camden.
Metuchen*•† . Middlesex	See New Brunswick.
Milburn†..... Essex	See Orange.
Millville*•† .Cumberland	Martin W. Lane.
Montclair*•†..... Essex	EDWIN B. GOODELL.
Moorestown*•†Burlingt'n	S. K. Robbins.
▲Morristown*•† .... Morris	HENRY C. PITNEY, JR.
▲Mount Holly*•†Burlingt'n	CHARLES EWAN MERRITT.
▲Newark*•†..... Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER & RICHARDS. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & SOMMER. Attorneys for German National Bank.
▲New Brunsw'k*•† Mid'sx	JAMES H. VAN CLEEF.
New Durham*•†..Hudson	See Jersey City.
▲Newton*•† ..... Sussex	Theodore Simonson.
Ocean City*•†..Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*•† ..... Essex	BLAKE & HOWE.
Oxford*•†..... Warren	See Belvidere.
Palmyia*•† ....Burlington	See Burlington.
Passaic*•† ..... Passaic	T. M. MOORE and JOHN T. VAN RIPER.
▲Paterson*•† ..... Passaic	JAMES G BLAUVELT.
Paulsboro*•†...Gloucester	See Woodbury.
Pemberton*•†.Burlington	See Mt. Holly.
Penn Grove*•†..... Salem	See Salem.
Pennington*•†.... Mercer	T. D. Darling.
Perth Amboy*•†Middlsex	C. C. HOMMANN.
Phillipsburg*•† .. Warren	John I. Blair Reiley.
Plainfield*•†.....Union	CHARLES A. REED.
Pleasantville*•†..Atlantic	See Atlantic City.
Point Pleasant*•†..Ocean	Thomas Curtis.
Princeton*•†.....Mercer	FERGUS A. DENNIS.
Rahway*•† .....Union	LESLIE LUPTON.
Raritan*•† .....Somerset	See Somerville.
Red Bank*•†..Monmouth	EDMUND WILSON.
Ridgewood*•†.....Bergen	Cornelius Doremus.
Riverside*•†.. Burlington	See Burlington.
Rockaway*•† ..... Morris	John P. Stickle.
Rutherford*•†..... Bergen	ADDISON ELY.
▲Salem*•†..... Salem	W. T. HILLIARD.
Seabright*•†.. Monmouth	See Atlantic Highlands.
Sea Isle City*†..Cape May	Thos. W. Sudlum.
▲Somerville*•†...Somerset	JAMES J. BERGEN.
South Amboy*•†Middlesex	See Perth Amboy.
South Orange*•†.... Essex	See Orange.
South River*•† Middlesex	See New Brunswick.
Summit*•† ..... Union	WM. D. & L. A. GIBBY.
Swedesboro*•†Gloucester	Edgar Shivers.
▲Toms River*•†.....Ocean	Isaac W. Carmichael.
Town of Union†..Hudson	See Hoboken.
¶▲Trenton*•†.....Mercer	WOODBURY D. HOLT. Attorney for First National Bank.
" ..... "	FRANCIS C LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
Tuckerton*•†..... Ocean	See Toms River.
Vincentown*•† Burlingtn	See Mount Holly.
Vineland*•† .Cumberland	HENRY S. ALVORD.
Washington*•†.... Warren	William A. Stryker.
Weehawken*†.... Hudson	See Hoboken.
Westfield*•†..... Union	See Elizabeth.
West Hoboken*•† Hunson	See Hoboken.
West New York..Hudson	See Hoboken.
Woodbridge*•†. Middlesex	See Rahway.
▲Woodbury*•†. Gloucester	DAVID O. WATKINS.
Woodstown*†..... Salem	Enoch S. Fogg.

NEW MEXICO.

Town and County.	Name.
▲Albuquerque*•† Bernalillo	JOHNSTON & FINICAL.
▲Aztec*..... ....San Juan	Robert C. Prewitt.
▲Carlsbad ..*..... Eddy	JOHN FRANKLIN.
▲Clayton*•† ..... Union	W. H. C. McKesson.
Deming*•†..... Grant	S. M. Ashenfelter.
East LasVegas*†.SanMig'l	W. G. HAYDEN.
Eddy*•† ..... Eddy	See Carlsbad.
▲Hillsboro* ..... Sierra	A. B. Elliott.
▲LasCruces*•† Donna Anna	S. B. Newcomb.
▲LasVegas*•† .. San Miguel	REDMOND McDONAGH.
▲Lincoln*..... Lincoln	E. W. HULBERT.
▲Los Lunas*•† .... Valencia	See Albuquerque.
Magdalena*•†.... Socorro	Sae Albuquerque.
▲Mora* ..... Mora	See Las Vegas.
▲PuertodeLuno*Guadalo'p	See Las Vegas.
Raton*•†..... Colfax	GEORGE McCORMICK.
▲Roswell*•†..... Chaves	Alexander J. Nisbet.
San Marcial*•†.... Socorro	See Socorro.
¶▲Santa Fe*•† .... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*•†.....Grant	CONWAY & HAWKINS.
▲Socorro*•† .....Socorro	C. RILEY.
▲Springer*•† .....Colfax	See Raton.
▲Taos*..... Taos	See Las Vegas.
▲Tierra Amarilla. RioAr'ba	See Santa Fe.
White Oaks*. ....Lincoln	B. H. Dye.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

NEW YORK.

Town and County.	Name.
Adams*•† ..... Jefferson	W. H. H. Taylor.
Addison*•† ..... Steuben	H. D. BALDWIN.
Afton*•† ..... Chenango	George A. Haven.
Akron*•† ..... Erie	Paxon & Paxon.
¶▲Albany*•† ..... Albany	A. & W. LANSING, Attorneys for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & BESSBERG. Refer to any in Albany.
▲Albion*•† ..... Orleans	GURDON W. FITCH.
Alfred* ..... Allegany	See Belmont.
Allegany*•† .. Cattaraugus	W. C. Overton.
Amenia*•† ..... Dutchess	George H. Swift.
Amityville*•† ..... Suffolk	S. P. Hildreth.
Amsterdam*•† ... Montg'y	NISBET & HANSON.
Andes* ..... Delaware	B. Johnson.
Andover*•† ..... Allegany	CLAYTON L. EARLEY.
Angelica*•† ..... Allegany	H. E Dudley.
Antwerp*• ..... Jefferson	H. J. Foote.
Arcade*•† ..... Wyoming	G. A. Barnes.
▲Argyle ..... Washington	John B. Conway.
Attica*•† ..... Wyoming	O. H. & W. E. Hopkins.
▲Auburn*•† ..... Cayuga	FRANK S. WRIGHT.
Aurora*•† ..... Cayuga	John A. Hudson.
Avoca*•† ..... Steuben	E. W. Bozard.
Avon*•† ..... Livingston	Wm. Carter.
Babylon*•† ..... Suffolk	See Riverhead.
Bainbridge*•† .. Chenango	George I. Skinner.
Baldwinsville*•† . Onond'a	D. C. Greenfield.
▲Ballston Spa*•† .. Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*•† ..... Genessee	TARBOX & SHERWIN.
▲Bath*•† ..... Steuben	McMASTER & PARKHURST.
Bay Shore*•† ..... Suffolk	George H. Furman.
Belfast*•* ..... Allegany	A. P. McIntosh.
▲Belmont*•† ..... Allegany	Reynolds, Brown & Reynolds.
Bergen*•† ..... Genessee	See Batavia.
▲Binghamton*•† .. Broome	BABCOCK, SPERRY & VAN CLEVE. Refer to Strong State Bank and Susquehanna Valley Bank.
Bolivar*•† ..... Allegany	Curtis & Bliss.
Boonville*•† ..... Oneida	B. A. Capron.
Brewster*•† ..... Putnam	A. J. Miller.
Brockport*•† ..... Monroe	HOMER D. BENEDICT.
Brockton*•†. Chautauqua	F. C. Lewis.
Brookfield* ..... Madison	N A. Crumb.
▲Brooklyn*•† ..... Kings	See New York City.
Buffalo*•† ..... Erie	CHARLES C. FARNHAM, Mutual Life Bldg. Reference: Buffalo Commercial Bank.
" ..... "	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and Koerner & Hayes.
" ..... "	FRANK H. BUTTON, D. S. Morgan Bldg. References: The City Bank of Buffalo; D. Appleton & Co., N. Y. City.
" ..... "	EDWARD E. TANNER, Prudential Bldg. Refers to Peoples Bk. of Buffalo and the City Bank.
" ..... "	JOHN A. VAN ARSDALE, Guaranty Bldg. Refers to Third National and Buffalo Commercial banks.
" ..... "	CHAS. B. WHEELER, Erie Co. Sav. Bank Bldg. Refer to any bank in Buffalo.
Caledonia*•† . Livingston	D D. McColl.
Cambridge*•† Washingt'n	D. M. Westfall.
Camden*•† ..... Oneida	P. H. FITZGERALD.
Campbell*•† ..... Steuben	E B. Ross.
Canajoharie*•† ... Montg'y	B. F. Spraker.
▲Cananddaigua*•† . Ontario	F. H. HAMLIN.
Canaseraga*•† ... Allegeny	D. H. Holliday.
Canastota*•† ..... Madison	A. O. Briggs.
Candor*•† ..... Tioga	See Owego.
Canisteo*•† ..... Steuben	A. H. Burrill.
▲Canton*•† . St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*•† Jefferson	MORRIS E. LEE.
▲Carmel*•† ..... Putnam	George E. Anderson.
Carthage*•† ..... Jefferson	A. E. KILBY.
Castile*•† ..... Wyoming	E. B. Windsor.
Castleton*•† ..... Rensslaer	B. W. Stryker.
▲Catskill*•† ..... Greene	S. CROWELL.
Cattaraugus*•† Catta'agus	D. E. Powell.
Cazenovia*•† ..... Madison	E. S More.
Champlain*•† ..... Clinton	W. H. Dunn.
Chateaugay*•† .. Franklin	A. B. Cooney.
Chatham*•† ..... Columbia	C. E. BARRETT.
Cherry Creek*•† Chatt'qua	R. A. Hall.
Cherry Valley*•† .. Otsego	Barnum Bros.
Chester*•† ..... Orange	See Newburg.
Chittenango*† ... Madison	Charles Kellogg.
Churchville*•† ..... Monroe	See Brockport.
Clayton*•† ..... Jefferson	H. E. & G. E MOORE.
Cleveland*•† ..... Oswego	James Gallagher.
Clifton Springs*•† Ontario	Ellis & Griffiths.
Clinton*•† ..... Oneida	L. M. Martin.
Clyde*•† ..... Wayne	C. W. Field.
Cobleskill*•† ... Schoharie	C. H. Holmes.
Cohocton*•† ..... Steuben	S. J Depew.
Cohoes*•† ..... Albany	HENRY A. STRONG.
Cold Spring*•† ... Putnam	W. H. Haldane.
College Point*•† .. Queens	Wm. Sutter.
▲Cooperstown*•† .. Otsego	Charles T. Brewer.
Corning*•† ..... Steuben	WM. J. TULLY.
Cornwall*•† ..... Orange	Daniel E. Pope.
▲Cortland*•† ..... Cortland	BOUTON & CHAMPLIN.
Coxsackie*•† ..... Greene	John B. Bronk.
Crown Point*•† ..... Essex	See Port Henry.
Cuba*•† ..... Allegany	Armstrong & Todd.
Dansville*•† . Livingston	B. G. FOSS.
Dayton*•† ... Cattaraugus	N. M. Allen.
▲Delhi*•† ..... Delaware	John A. Kemp.
Depew*•† ..... Erie	See Lancaster.
Deposit*•† ..... Broome	C. E. Scott.
De Ruyter*•† ... Madison	L. B. Kern.
Dobb's Ferry *•† Westch'r	Townsend & McClelland.
Dolgeville*•† .. Herkimer	C. L. Hildreth.
Dover Plains*•† .. Duchess	See Poughkeepsie.
Dundee*•† ..... Yates	LEWIS J. WILKIN.
Dunkirk*•† .. Chautauqua	STEARNS & WARNER.
Earlville *•† ..... Madison	S. B. Cloyes.
East Aurora *•† ..... Erie	FRANK R WHALEY.
E. Bloomfield*† .. Ontario	See Canandaigua.
E. Randolph*Cattaraugus	J. V. Goodwill.
Edmeston*•† ..... Otsego	See Cooperstown.
▲Elizabethtown*† ... Essex	A. K. Dudley.
Ellenville*•† ..... Ulster	G. G. & J B. Keeler.
Ellicottville*•† Cattar'gus	S. N WHEATON.
Ellington*... Chautauqua	See Jamestown.
▲Elmira*•† ..... Chemung	LOWMAN & BYRNE.
" ..... "	CHARLES MARVIN.
Erieville*•† ..... Madison	See Morrisville.
Fairport*•†..... Monroe	E. J. Fisk.
Farmer*•† ..... Seneca	See Ovid.
Far Rockaway*•†. Queens	E. J, HEALY.
Fayetteville*•† Onondaga	See Syracuse.
Fillmore*•† ..... Allegany	R. L. Richardson.
Fishkill*•† ..... Dutchess	See Poughkeepsie.
Fishkill on Hds'n*•† Dutc's	H. H. Hustis.
Flushing*•† ..... Queens	H. S. MOORE.
▲Fonda*•†.... Montgomery	J. S. Sitterley.
Forestville*•† Chautauq'a	A. W. Hull.
Fort Ann*•†. Washington	F. I. Baker.
Fort Edward*•† Wash'ton	Robert O. Bascom.
Fort Plain*•† Montgom'ry	D. C. Shults.
Frankfort*•†... Herkimer	J. J. Dudleston, Jr.
Franklin*•† ..... Delaware	L. F Raymond.
Franklinville*•† Cattar'us	George E. Spring.
Fredonia*•† . Chautauqua	B. F. SKINNER.
Freeport*•† ..... Nassau	George Wallace.
Friendship*•† ... Allegany	A. L. Elliott.
Fulton*•† ..... Oswego	MEAD & STRANAHAN.
Fultonville*•† Montgom'y	R. B. Fish.
Gainesville*•†. Wyoming	See Warsaw.
▲Geneseo*•† ..... Livingston	JOHN R. STRANG.
Geneva*•† ..... Ontario	MASON & ROSE.
Gilbertsville*† ..... Otsego	See Cooperstown.
Glen Cove*•† ..... Nassau	E. T. Payne.
Glens Falls*•† ..... Warren	ASHLEY, WILLIAMS & FOWLER.
Gloversville*•† ..... Fulton	BAKER & BURTON.
▲Goshen*•† ..... Orange	J. W. GOTT.
Gouverneur*•†. St. Law'ce	Conger & Orvis.
Gowanda*•† . Cattaraugus	F. J. Blackman.
Granville*•† . Washington	Thomas & Everets.
Greene*•† ..... Chenango	M. F. Porter.
Greenport*•†..... Suffolk	LE ROY E. RAYNOR,
Greenwich*•† Washingt'n	Gibson & Vankirk.
Groton*•†..... Tompkins	W. H. Hare.
Hamburg*•†..... Erie	Perry M. Thorn.
Hamilton*•† ..... Madison	Joseph Mason.
Hammondsport*•†. Steu'n	W. S. Drew.
Hancock*•†..... Delaware	Frank Taylor.
Hannibal*•† ..... Oswego	D. D. Metcalf.
Havana*† ..... Schuyler	See Watkins.
Haverstraw*•† . Rockland	THOMAS H. LEE.
Hempstead*• ..... Nassau	A. R. Griffin.
▲Herkimer*•† ... Herkimer	A. B. STEELE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Hermitage .....Wyoming	See Warsaw.
Hobart*▪†.....Delaware	Edward O'Connor.
Holland*▪† .....Erie	Fred S. Jackson.
Holland Patent*▪† Oneida	W. J. B. Williams.
Holley*▪† .....Orleans	H. O. Jones.
Homer*▪† .....Cortland	W. J. Smith.
Honeoye Falls*▪†. Monroe	J. E. Robson.
Hoosick Falls*▪† Rensse'r	Willis E. Heaton
Hornellsville*▪†..Steuben	DOLSON, ROBBINS & DOLSON
Horseheads*▪†..Chemung	Frank S. Bentley.
▲Hudson*▪† .....Columbia	ISAAC N. COLLIER.
Hume*† .....Allegany	E. E. & G. W. Harding.
Huntington*▪† ...Suffolk	THOMAS YOUNG.
Ilion*▪† .....Herkimer	James Conkling
▲Ithaca*▪†.....Tompkins	S. D. HALLIDAY.
▲Jamaica*▪† .....Queens	WILLIAM W. GILLEN.
Jamestown*▪† .Chautau'a	FOWLER & WEEKS.
▲Johnstown*▪† .....Fulton	FRED LINUS CARROLL.
Jordan*† .....Onondaga	John G. Bramley.
Keeseville*▪†.....Essex	Hewitt & Wolcott.
Kinderhook*▪† Columbia	Gerrit S. Collier.
▲Kingston*▪† .....Ulster	JOHN G. VAN ETTEN.
▲Lake George*▪† ...Warren	E. Hunt.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*▪† .....Erie	H. B. Van Peyma.
Lansingburg*▪†..Rensse'r	ROBERT E. STILES.
Le Roy*▪† .....Genesee	W. H. Smith.
Liberty*▪† .....Sullivan	D. S. Hill.
Lima*▪† .....Livingston	G. W. Atwell, Jr.
Little Falls*▪† ..Herkimer	P. H. McEVOY.
▲Little Valley*▪† Cattar'us	E. A. Nash.
Livonia*▪†.....Livingston	Charles Ward,
Locke*▪†.....Cayuga	See Moravia.
▲Lockport*▪† ..... Niagara	W. H. & F. A. RANSOM.
Long Island City*▪† Qu'ns	FRED N. SMITH.
▲Lowville*▪†.....Lewis	Fred. C. Schraub.
▲Lyons*▪†.....Wayne	DWIGHT S CHAMBEBLAIN.
Madrid*▪ ....St. Lawrence	F. J. Merriman.
▲Malone*▪† .....Franklin	JOHN I. GILBERT.
Mamaroneck*▪† Westc'ter	See Port Chester.
Marathon*▪†.....Cortland	A. M. Mathewson.
Margaretville*†. Delaware	A. P. Carpenter.
Massena*▪†...St. Lawrence	J. C. Crapser.
Matteawan*▪† ..... Dutchess	S. K. Phillips.
▲Mayville*▪†. Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*▪†. Sarat'a	J. F. Terry.
Medina*▪.....Orleans	Filkins & Coe.
Mexico*†..... Oswego	C. I. Miller.
Middleburg*▪†. Schoharie	Dow Beekman.
Middleport*▪† ....Niagara	G. F. Thompson.
Middletown*▪† .....Orange	DILL & COX.
Millbrook*▪† .... Dutchess	See Poughkeepsie.
Millerton*▪† .... Dutchess	E. W. Simmons.
Mohawk*▪† .... Herkimer	James B. Rafter.
▲Monticello*▪† .... Sullivan	Timothy F. Bush.
Montour Falls*▪†Schuyler	Frank Johnson.
Moravia*▪† .....Cayuga	S. E. Day.
Morris*† .....Otsego	N. Bridges.
Morrisania*▪† . New York	See New York City.
▲Morrisville*▪† .. Madison	J. A. Johnson.
Mt. Kisco*▪† Westchester	H. J. Slosson.
Mt. Morris*▪†. Livingston	John M. Hastings.
Mt. Vernon*▪†..Westc'ter	JOHN M. GORHAM.
Naples*▪† .....Ontario	J. A. Seamans.
Newark*▪† ..... Wayne	M. I. Greenwood.
New Berlin*▪†. Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD.
▲Newburg*▪†.....Orange	A. H. F. SEEGER.
▲New City*▪..... Rockland	Frank P. Demarest.
New Paltz*▪† ..... Ulster	J. N. Vanderlyn.
Newport*▪† ..... Herkimer	C. L. Fellows.
New Rochelle*▪† Westch'r	JOHN J. CRENNAN.
▲New York City*▪† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank
" ..... "	BOOTH & DEANE, 271 Broadway. General practice; commercial law and collections. Refer to National Shoe & Leather Bank.
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 141 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk. of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, suite 150-160, 96 Broadway and 6 Wall St. Counsel for Western National Bank, and Counsel for Chemical National Bank.
▲New York City*▪† N. Y'k (Continued.)	DILL, BOMEISLER & BALDWIN, 27 Pine St. Attorneys for Seventh National Bank, N. Y., Lincoln National Bank, Boston.
" ..... "	LOUIS F. DOYLE, N. Y. TIMES BLDG. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic.
" ..... "	THOMAS G. HILLHOUSE, 37 and 39 Wall St. Counsel for Metropolitan Trust Company.
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	MILLER, PECKHAM & DIXON, 80 Broadway. Attorneys for Union Trust Co. of New York, Guaranty Trust Co. of New York, Bank of New York, N. B. A.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	SETH H. ROBINSON, 208 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
" ..... "	SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
Niagara Falls*▪†. Niagara	ELY, DUDLEY & COHN.
North Collins*▪†.....Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*▪† ..... Suffolk	C. B. Partridge.
N. Tonawanda*† .Niagara	ALBERT R. SMITH.
Northville*▪†.....Fulton	James R. Van Ness.
▲Norwich*▪† ....Chenango	WM. J. BOLGER.
Norwood*▪†.St. Lawrence	N. M. Claflin.
Nunda*▪†.....Livingston	E. C. Olney.
Nyack*▪†.....Rockland	See Haverstraw.
Oakfield*▪†.....Genesee	B. F. Hawes.
Ogdensburg*▪†St. L'w'nce	D. B. LUCEY.
Olean*▪† .....Cattaraugus	F. W. KRUSE.
Oneida*▪† .....Madison	H. W. COLEY.
Oneonta*▪† .....Otsego	Alva Seybolt.
▲Oswego*▪†.....Oswego	FRANCIS E. HAMILTON.
▲Ovid*▪†.....Seneca	Francis C. Allen.
▲Owego*▪†.....Tioga	H. AUSTIN CLARK.
Oxford*▪† ..... Chenango	W. H. Hyde.
Oyster Bay*▪†.....Nassau	F. M. Brigham.
Painted Post*▪†..Steuben	J. S. Tobias.
Palmyra*▪† .....Wayne	G. S. TINKLEPAUGH.
Parish*▪† .....Oswego	E. G. Lynch.
Patchogue*▪† .....Suffolk	A. H. Carmen.
Pawling*▪†.....Dutchess	W. Downing.
Peekskill *▪† Westchester	LENT & HERRICK.
▲Penn Yan*▪†.....Yates	BRIGGS & KIMBALL.
Perry*▪† .....Wyoming	See Warsaw.
Phelps*▪† .....Ontario	Samuel S. Partridge.
Philadelphia*▪†. Jefferson	See Watertown.
Phœnix*▪†.....Oswego	AVERY & MERRY.
Pike*.....Wyoming	See Warsaw.
Pine Plains*▪† ..Dutchess	Frank Eno.
▲Plattsburg*▪† .....Clinton	RILEY & HEALEY.
Poland*▪† .....Herkimer	Milton Howe.
Port Chester*▪† W'sch't'r	JOHN H. CLAPP.
Port Henry*▪† .....Essex	Foote, Stokes & Owen.
Port Jefferson*▪†. Suffolk	Thomas J. Ritch, Jr.
Port Jervis*▪† .....Orange	WILLIAM H. CRANE.
Potsdam*▪†.St. Lawrence	A. X. Parker.
▲Poughkeepsie*▪† Dutchess	WILKINSON & COSSUM.
Prattsburg*▪† ....Steuben	J. K. Smith.
Pulaski*▪† ..... Oswego	S. C. Huntington.
Randolph*▪†.Cattaraugus	A. Wentworth.
Red Creek*▪†..... Wayne	C. O. Peterson.
Red Hook*▪† .....Dutchess	J. W. Elseffer.
Rhinebeck*† ....Dutchess	A. Lee Wager.
Richfield Springs*▪†O'ego	J. D. Reed.
▲Richmond*† ...Richmond	N. J. Wreth.
Richmondville*▪†..S'h'rie	E. A. Dox.
Ripley*▪† ....Chautauqua	See Jamestown.
▲Riverhead*▪† .....Suffolk	ERNEST W. TOOKER.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ▪ Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Rochester*† .....Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
" ..... "	McGUIRE & WOOD, Counsel in bank and corporation matters. Attorneys for Commercial Bank. Refer to any bank in the city.
Rockville Center*†Na's'u	See Brooklyn.
Rome*† .....Oneida	A. DELOS KNEELAND.
Rondout*† .....Ulster	See Kingston.
Roslyn*† .....Nassau	See Brooklyn.
Rushford*† .....Allegany	R. B. Lanning.
Sag Harbor*† .....Suffolk	E. A. Carpenter.
Salamanca*† Catt'raugus	HUDSON ANSLEY.
Salem*† .....Washington	James Gibson.
Sandy Creek*● .....Oswego	U. Bartlett.
Sandy Hill*† ...Wash'ton	D. J. Sullivan.
Saranac Lake*† Franklin	A. K. Botsford.
Saratoga Spr'gs*Sarat'ga	C. S. & C. C. LESTER.
Saugerties*† .....Ulster	M. F. Kenney.
▲Schenectady*† .Sc'n't'dy	EVERETT SMITH.
Schenevus*† .....Otsego	Graham & Baldwin.
▲Schoharie*† ...Schoharie	C. W. Hinman.
Schuylerville*†.Saratoga	S. Wells.
Scio*† .....Allegany	See Wellsville.
Seneca Falls*† .....Seneca	HAMMOND & HAMMOND.
Sherburne*† ..Chenango	Charles A. Fuller.
Sherman*† ..Chautauqua	See Jamestown.
Shortsville*† .....Ontario	Ellis & Griffith.
Sidney*† .....Delaware	CHARLES H. SEELEY.
Silver Creek*†..Ch'ta'qua	P. W. Allen.
Sinclairville*†. Ch'ta'qua	O. Edson.
Sing Sing*†. Westchester	SAM'L WATSON.
Skaneateles*† ..Onond'ga	C. R. Milford.
Sodus*† .....Wayne	B. B. Seaman.
Southampton*† ..Suffolk	H. M. Howell.
Southold*† .....Suffolk	A. Case.
Spencer*† .....Tioga	See Waverly.
Springville*† .....Erie	C. W. Tickner.
Stamford*† .....Delaware	J. P. Grant.
Stapleton*† .....Richmond	JOHN WIDDECOMBE.
St. Johnsville*† Mtg'm'ry	Charles A. Stone.
Stockton* ....Chautauqua	See Dunkirk.
Suspension Bridge*†N'g'a	See Niagara Falls.
▲Syracuse*† .....Onondaga	IDE & RYAN. Refer to Merchants National Bank.
" ..... "	KNAPP, NOTTINGHAM & ANDREWS. References: James J. Belden, President of Robert Gere Bank.
Tarrytown*†Westchest'r	CLARENCE S. DAVISON.
Theresa*† .....Jefferson	C. A. Van Allen.
Ticonderoga*† .....Essex	H. D. Hoffnagle.
Tonawanda*† .....Erie	See North Tonowanda.
▲Troy*† .....Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*† .Tom'k's	O. G. Noble.
Truxton*† .....Cortland	A. L. Kenney.
Unadilla*† .....Otsego	C. C. FLAESCH.
Union Springs*† .Cayuga	Arthur M. Seckel.
▲Utica*† .....Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*† .....Oneida	S. S. Judson.
Victor*† .....Ontario	See Canandaigua.
Walden*† .....Orange	A. S. Ember.
Walton*† .....Delaware	S. H. Fancher.
Wappinger's Falls*†Duc's	J. W. Bartram.
Warrensburg*† ..Warren	L. E. ROUX.
▲Warsaw*† .....Wyoming	BOTSFORD & BOTSFORD.
Warwick*† .....Orange	F. V. Sanford.
Waterford*† .....Saratoga	F. A. Martin.
▲Waterloo*† .....Seneca	FREDERICK L. MANNING.
▲Watertown*† ..Jefferson	WALTS & PITCHER.
Waterville*† ..... Oneida	L. P. Fuess.
Watervliet .....Albany	See Albany.
▲Watkins*† .....Schuyler	CHARLES M. WOODWARD.
Waverly*† .....Tioga	A. G. Allen.
Wayland*† .....Steuben	Clark & Pratt.
Weedsport*† .... Cayuga	J. F. Quigley.
Wellsville*† .....Allegany	WILLET L. WARD.
Westchester*† W'chester	H C. HENDERSON.
Westfield*†. Chautauqua	Ottaway & Munson.
W. New Brighton*†.R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*† .....Albany	See Albany.
West Winfield*† H'kimer	Charles D. Thomas.
Whitehall*†. Washington	POTTER & LILLIE.
▲White Plains*† W'chester	ROBERT E. FARLEY.
Williamson*† .....Wayne	Jacob Brasser.
Wolcott*† .....Wayne	William Roe.
Woodhaven*† ....Queens	Wm. F. Wykoff.
Worcester*† .....Otsego	Holmes & Waterman.
Yonkers*† ..Westchester	R. E. & A. J. PRIME.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*†.....Stanly	J. M. Brown.
Ansonville .....Anson	See Wadesboro.
▲Ashboro*† .....Randolph	W. C. HAMMER.
▲Asheville*† ...Buncombe	MOORE & MOORE. Refer to all Asheville Banks,
Aurora* .....Beaufort	See Washington.
▲Bakersville* ..... Mitchell	J. H. Greene.
▲Bayboro*.....Pamlico	See Newbern.
▲Beaufort*† .....Carteret	C. R. THOMAS.
▲Boone* .....Watauga	E. S. Caffey.
▲Brevard* ....Transylvania	W. B. Duckworth.
▲Bryson City*† .....Swain	Bryson & Black.
▲Burgaw*† .....Pender	R. G. Grady.
Burlington*† ..Alamance	John Bond.
▲Burnsville* .....Yancey	McElroy & Moore.
▲Camden● .....Camden	C. M. Ferebee.
▲Carthage*† .....Moore	BLACK & ADAMS.
▲Charlotte*† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
▲Clinton*† ..... Sampson	Lee & Butler.
▲Columbia* .....Tyrrell	T. H. Woodley.
▲Columbus* .....Polk	See Hendersonville.
▲Concord*† .....Cabarrus	MORRISON CALDWELL.
▲Currituck† .... Currituck	W. R. Gordon.
▲Dallas*† ..... Gaston	O. F. Mason.
▲Danbury* ..... Stokes	A. H. Joyce.
▲Dobson* ..... Surry	T. W. Folger.
Dunn*† ..... Harnett	See Smithfield.
▲Durham*† .....Durham	BOONE & BRYANT.
▲Edenton*† ..... Chowan	Pruden & Vann.
▲Elizabeth City*†.Pasq'k	E. F. LAMB.
▲Elizabethtown*†.. Bladen	R. S. White.
Enfield*† ..... Halifax	David Bell.
▲Fayetteville*† .. Cumb'd	COOPER & OATES.
▲Franklin* ..... Macon	Jones & Johnson.
Gastonia*† ..... Gaston	Wm. H. Lewis.
▲Gatesville* ..... Gates	L. L. Smith.
▲Goldsboro*† ... Wayne	ALLEN & DORTCH.
▲Graham*† .. Alamance	E. S. Parker
Greensboro*†.. Guilford	A. M. SCALES.
▲Greenville*† ..... Pitt	F. G. James.
▲Halifax*† ..... Halifax	E. L. Travis.
▲Hayesville* ..... Clay	M. R. Kinsey.
▲Henderson*† ..... Vance	W. B. SHAW.
▲Henders'nville*† Hend'n	W. A. Smith
Hertford*† ..Perquimans	T. G. Skinner.
Hickory*† ... Catawba	C. A. Cilly.
High Point*† ...Guilford	E. D. STEELE.
▲Hillsboro*† .....Orange	John W. Graham.
▲Jackson* ....Northampton	R. B. Peebles.
▲Jacksonville*† ...Onslow	Frank Thompson.
▲Jefferson* ..... Ashe	J. W. Todd.
Jonesboro*† ..... Moore	Seawell & McIver.
▲Kenansville* ..... Duplin	H. R. Koonegay.
▲Kinston*† ..... Lenoir	D E. PERRY.
Laurinburg*†. Richmond	J. D. Shaw, Jr.
Leaksv lle*†Rockingham	See Reidsville.
▲Lenoir*† ..... Caldwell	Edmund Jones.
▲Lexington*† ... Davidson	WOLSER & WOLSER.
▲Lillington ..... Harnett	O. J. Spears.
▲Lincolnton*† ... Lincoln	D. W. Robinson.
▲Louisburg*† ..... Franklin	C. M. Cooke.
▲Lumberton*† ... Robeson	McNeil & McLean.
▲Manteo* ..... Dare	J. M. Gray.
Marion*† ..... McDowell	E. J. Justin.
▲Marshall*† ..... Madison	J. A. Hendrick.
Milton*† ..... Caswell	L. M. Warlick.
▲Mocksville*† ..... Davie	E. L. Gaither.
▲Monroe*† ..... Union	Covington & Redwine.
▲Morganton*† ..... Burke	Avery & Erpin.
Mount Airy*† ..... Surry	Carter & Lewellyn.
▲Murphy*† ..... Cherokee	R. L. Cooper.
▲Nashville*† ..... Nash.	Cooke & Cooley.
▲Newberne*† ..... Craven	W. W. CLARK.
▲Newton*† ..... Catawba	McCorkle & McCorkle.
No Wilkesboro*† Wilkes	T. B. Finley.
▲Oxford*† ..... Granville	A. W. GRAHAM.
Pilot Mountain*† ..Surry	George W. Sparger.
▲Pittsboro*† ..... Chatham	R. A. London.
▲Plymouth*†. Washington	H. S. Ward.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
¶▲Raleigh*•†.....Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
" ..... "	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., The J. M. Bradstreet Co., New York; any bank, or judge, or State officer in N. C.
Reidsville*•† Rockingham	P. B JOHNSTON.
▲Robbinsville*.... Graham	T. A. Morphew.
▲Rockingham*•†Richmond	MORRISON & WHITLOCK.
Rocky Mount*•† Edg'mbe	JACOB BATTLE.
▲Roxboro*•†.....Person	Winstead & Brooks.
▲Rutherfordton*•†Ruth'fd	Justice & Justice.
▲Salisbury*•†..... Rowan	JOHN L. RENDLEMAN.
Sanford*•†..... Moore	See Raleigh.
Scotland Neck*•†..Halifax	C Kitchen.
▲Shelby*•†....Cleaveland	Webb & Webb.
▲Smithfield*•†... Johnston	Pon & Pon.
▲Snowhill*..... Greene	L. V. Morrill.
▲Southport*†...Brunswick	See Wilmington.
▲Sparta*..... Alleghany	R. A. Doughton.
▲Statesville*•†..... Iredell	ROBBINS & LONG.
▲Swanquarter.....Hyde	S. S. Mann.
▲Tarboro*•†...Edgecombe	G. M. T. Fountain.
▲Taylorsville*•† Alexander	A. C. McIntosh.
▲Trenton*..... Jones	P. M. Pearsall.
▲Troy*•..... Montgomery	W. C. Hammer.
▲Wadesboro*•†..... Anson	J. A. Lockett.
▲Warrenton*†..... Warren	C. V. Cook.
▲Washington*•†..Beaufort	STEPHEN C. BRAGAW.
▲Waynesville*•† Haywood	W. B. Ferguson.
▲Webster*..... Jackson	J. J. Hooker.
Weldon*•†..... Halifax	E. T. Clark.
▲Wentworth* Rockingham	H. R. Scott.
▲Whiteville*•†.. Columbus	McNeil, McLean & Wishart.
▲Wilkesboro*•†.... Wilkes	McNEILL & McNEILL.
▲Williamston*•†.... Martin	Moore & Stubbs.
▲Wilmington*•† No.Han'er	JOHN D. BELLAMY. Attorney for Atlantic Nat. Bank.
▲Wilson*•†..... Wilson	H. G. CONNOR.
▲Windsor*.....Bertie	F. D. Winston.
▲Winston*•†.....Forsyth	EUGENE E. GRAY.
▲Winton*†.....Hertford	John E. Vann.
▲Yadkinville ..... Yadkin	Thomas C. Phillips.
▲Yanceyville* ..... Caswell	J. J. Johnson.

NORTH DAKOTA.

Town and County.	Name.
Abercrombie*•† Richland	E. A. Munger.
Aneta*•†.....Nelson	M. V. Linwell.
Ardoch*•†.....Walsh	See Grafton.
▲Ashley*..... McIntosh	A. W. Clyde.
Bathgate*•†..... Pembina	J. D Trenholme.
Bisbee•.....Towner	See Canso.
▲Bismarck*•†... Burleigh	F H. REGISTER.
▲Bottineau*•†... Bottineau	See Towner.
Buffalo*•†.....Cass	See Fargo.
Buxton*•†.....Traill	See Hillsboro.
Caledonia*..... Traill	See Hillsboro.
▲Cando*•†..... Towner	FRANK D. DAVIS.
▲Carrington*•†..... Foster	G. W. Solliday.
Casselton*•†.....Cass	See Fargo.
Cavalier*•†..... Pembina	See Grafton.
Church's Ferry*•†Ramsey	See Devil's Lake.
▲Cooperstown*•†.. Griggs	DAVID BARTLETT.
Crary*•†..... Ramsey	Edgar Anderson.
Crystal*•†..... Pembina	Robert McMurchie.
Cummings*•†..... Traill	See Hillsboro.
▲Devil's Lake*•†...Ramsey	BENNAN & KENNEDY.
▲Dickinson*•†.....Stark	JAMES G. CAMPBELL.
Drayton*•†..... Pembina	See Pembina.
Edgeley*•†.....La Moure	J. T. Butler.
▲Ellendale*•†.....Dickey	A. D. FLEMINGTON.
Emerado*•†.Grand Forks	See Grand Forks.
Enderlin•†..... Ransom	Ed. Pierce.
Fairmount*•†... Richland	Charles A. Tuttle
▲Fargo*•†..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First National Bank and Merchants State Bank.
▲Fessenden*•†..... Wells	Lee & Hanchett.
Forest River*•†.... Walsh	See Grafton.
▲Forman*•†..... Sargent	BISHOP & GRONER.
Gilby*•†.....Grand Forks	See Grand Forks.
▲Grafton*•†..... Walsh	GRAY & McMURCHIE.
▲Grand Forks*•† Gr'd F'ks	GEORGE A BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat Bank
" ..... "	BURKE CORBET. Reference: First National Bank.
Grandin*•†..... Cass	See Fargo.
Hamilton*•† .... Pembina	R. Muir & Son.
Hankinson*•†... Richland	E. L. Kinney.
Hannah•..... Cavalier	See Langdon.
Harvey•†.....Wells	OTTO GRETHEN.
Hatton*•†..... Traill	See Hillsboro.
▲Hillsboro*•†..... Traill	CARMODY & LESLIE.
Hope*•†..... Steele	T. J. McMAHON.
Hunter*•†.....Cass	See Fargo.
Inkster*•†...Grand Forks	See Grand Forks.
▲Jamestown*•†. Stutsman	S E. ELLSWORTH.
Kulm*•†.....La Moure	Clendenan & Larsen.
▲Lakota*•†..... Nelson	A. E SHEETS.
▲Lamoure*•† .... LaMoure	R. W. S. Blackwell.
▲Langdon*•†..... Cavalier	J. C. Monnet.
Larimore*•†.Grand Forks	W. A. Winslow.
Leeds*•†..... Benson	See Minnewaukon.
Lidgerwood*•†...Richland	A. L. Parsons.
▲Lisbon*•†..... Ransom	H. DOHERTY.
▲Mandan*•†..... Morton	E. C. Rice.
Mayville*•†..... Traill	F. W. Ames.
▲Medora†... ..... Billings	See Dickinson.
Michigan* ..... Nelson	See Lakota.
Milnor*•† ..... Sargent	O. S. Senn.
Milton*•†..... Cavalier	Knute Norgard.
▲Minnewaukon*•†. Benson	J. L. Richmond & Son.
Minot*•† .....Ward	J. C. MARCY.
Minto*•†.....Walsh	J. D. PHELPS.
Monango*•† ..... Dickey	See Ellendale.
▲Napoleon .....Logan	See Steele.
Neche*•†..... Pembina	See Pembina.
▲New Rockford*•†...Eddy	MADDUX & HAMBECHT.
Northwood*•†Grand F'ks	M. V. LINWELL.
Oakes*•† .....Dickey	W. H. Ellis.
Page*•†.....Cass	See Fargo.
Park River*•†.....Walsh	G. W. Young.
▲Pembina*•†.....Pembina	W. J. Kneeshaw.
Portland*•† .....Traill	G. A. White.
Reynolds*•†.Grand Forks	See Grand Forks.
▲Rolla*•† .....Rolette	John Burke.
▲Rugby*•†..... Pierce	See Towner.
Sanger ..... Oliver	See Bismarck.
Sheldon*•†..... Ransom	Ed. Pierce.
▲Sherbrooke*.....Steele	George Murray.
▲Stanton.....Mercer	H. C. Walker.
▲Steele*•†.....Kidder	J. W. Walker.
St. Thomas*•†... Pembina	G S. Hager.
Thompson*•† Grand F'rks	See Grand Forks.
Tower City*•†.....Cass	See Fargo.
▲Towner*•†..... McHenry	GEORGE W. POAGUE.
▲Valley City*•†..... Barnes	YOUNG & BURKE.
▲Wahpeton*•†....Richland	F. B. LAMBERT.
Walhalla*..... Pembina	T. D. Stack.
▲Washburn*..... McLean	See Bismarck.
Wheatland*•† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*•†..... Williams	See Towner.
Willow City*•†.Bottineau	See Towner.

OHIO.

Town and County.	Name.
Ada*•†.....Hardin	Henry A. Clark.
▲Akron*•†..... Summit	OTIS & OTIS. Refer to Second National Bank.
Alliance*•†.....Stark	J. W. CRANE.
Andover*•†..... Ashtabula	J. W. Roberts.
Antioch*..... Monroe	See Woodsfield.
Antwerp*•†..... Paulding	John W. Zuber.
Arcanum*•†.....Darke	Kirk Hoffman.
Archbold*•† ..... Fulton	See Wauseon.
▲Ashland*•†..... Ashland	CAMPBELL & SEMPLE.
Ashley*•† ..... Delaware	See Delaware
Ashtabula*•†.... Ashtabula	FITCH & FITCH.
Ashtabula Har.†. Ash'bula	See Ashtabula.
Ashville*•†..... Pickaway	G. W. Morrison.
▲Athens*•†..... Athens	GROSVENOR & JONES.
Attica*•† ..... Seneca	Lester Sutton.
Bainbridge*•†..... Ross	J. G. Whitaker.
Barberton*•†..... Summit	CHARLES AMMERMAN.
Barnesville*•†.... Belmont	C. J. Howard.
Basil*•†..... Fairfield	E. F. Holland.
▲Batavia*•†..... Clermont	Frazier & Hicks.
Bedford*•† .... Cuyahoga	A. V. Taylor.
Bellaire*•† ..... Belmont	J. A. GALLAHER.
Belle Centre*•†.... Logan	See Bellefontaine.
▲Bellefontaine*•†... Logan	A. JAY MILLER.
Bellevue*•†..... Huron	J. B. Miller.
Bellville*•.....Richland	Burton Hines.
Belmont*•†..... Belmont	See St. Clairsville.
Berea*•†.....Cuyahoga	G. A. HUBBARD.
Bergholz*•.....Jefferson	John J. Watson.
Berlin Heights*•†....Erie	F. E. Conner, Jr.
Beverly*•†.... Washington	J. C. Preston.
Blanchester*•†.....Clinton	P SAVAGE.
Bloomdale*•†..... Wood	E. D. Bloom.
Bloomingburg*•† Fayette	Humphrey Jones.
Bloomville*•†..... Seneca	J. R. Wilson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Bluffton*† ..... Allen	S. J. Brand.
Botkins*† ..... Shelby	See Sidney.
Bowersville* ..... Greene	See Washington, C. H.
▲Bowling Green*†.. Wood	PARKER & MOORE.
Bradford*† ..... Miami	Nate Iddings.
Bridgeport*†... Belmont	W. V. Campbell.
Brooklyn*†.... Cuyahoga	H. M. Farnsworth.
Brookville*†Montg'mery	V. S. Martin.
▲Bryan*† ..... Williams	M. M. BOOTHMAN.
▲Bucyrus*†..... Crawford	EDWARD VOLLRATH.
Burton*† ..... Geauga	See Chardon.
Butler*†..... Richland	J. L. Barr.
▲Cadiz*†..... Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*†..... Noble	A. M. Morris.
Caledonia*†..... Marion	See Marion.
▲Cambridge*†.. Guernsey	MATTHEWS & HEADE.
Camden*†..... Preble	F. G. Shuey.
Canal Dover*† Tus'rawas	JOHN D. T. BOLD.
Canal Fulton*†..... Stark	A. J. Kittinger.
Canal Winchester*† Fr'ln	W. H. Lane.
Canfield*†..... Mahoning	See Youngstown
▲Canton*†..... Stark	JOHN H. SPONSELLER.
Cardington*†.... Morrow	W. P. Vaughan.
Carey*† ..... Wyandot	H. G. Chambers.
▲Carrollton*† ..... Carroll	FIMPLE & McDONALD.
Cedarville*†..... Greene	Robert Hood.
▲Celina*†..... Mercer	JOHN KRAMER.
Centerburg*†..... Knox	W. O. Bowers.
Chagrin Falls*†..Cuy'oga	E. P. Wilmot.
▲Chardon*† ..... Geauga	METCALFE & KING.
Chicago* ..... Huron	W. & E. W. Severance.
▲Chillicothe*†..... Ross	VANMETER & CUNNINGHAM.
▲Cincinnati*†...Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	RICHARD P. ERNST, Fosdick Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons.
" ..... "	CHARLES S. FURBER, Carlisle Bldg. Refers to Farmers & Traders National Bank, Covington, Ky.
" ..... "	CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank.
" ..... "	LITTLEFORD, MORRIS, BALLARD & SAWYER, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.
" ..... "	WINKLER & ROGERS, Johnston Bldg. Commercial and corporation law. Special attention given to mercantile adjustments and commercial litigation. Long distance telephone 616. Refer to The Union Savings Bank and Trust Co.
▲Circleville*† .. Pickaway	CHARLES H. MAY.
Clarksville*†..... Clinton	See Wilmington.
▲Cleveland*† ...Cuyahoga	WHITE, JOHNSON, McCASLIN & CANNON, Blackstone Bldg. Refer to John B. Ellison & Co., Phil.; W. & J. Sloane, N. Y.; Arnold, Constable & Co., N. Y.; Nelson Morris & Co., Chicago; Jordan, Marsh & Co., Boston; Central National Bank, Cleveland.
Clyde*† ..... Sandusky	FINCH, DEWEY & METZGAR.
College Corner*† .Butler	See Liberty, Ind.
Collinwood*† .Cuyahoga	F. B. Garrett.
Columbiana*† .Col'biana	H. G. Bye.
¶▲Columbus*†...Franklin	ALBERY & DILLON. Refer to Ohio National Bank and Commercial National Bank.
Columbus Grove*†Put'm	Guy B. Killen.
Conneaut*†..... Ashtabula	W. C. CHADMAN.
Continental*† ... Putnam	J. C. Madden.
Corning*†..... Perry	D. H. Foster.
Cortland*†..... Trumbull	John J. Sullivan.
▲Coshocton*†..Coshocton	POMERENE & POMERENE.
Covington*†..... Miami	Wm. Freshohr.
Crestline*† .... Crawford	R. W. MILLER.
Creston*† ..... Wayne	Price Russell.
Cumberland*† .Guernsey	Joseph Purkey.
Cuyahoga Falls*†Summit	ORLANDO WILCOX.
Danville*†..... Knox	Clinton M. Rice.
▲Dayton*†...Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*† ..... Defiance	S. T. SUTPHEN.
De Graff*†..... Logan	U. G. Hahn.
▲Delaware*† .... Delaware	W. A. Hall.
Delphos*†..... Allen	B. J BROTHERTON.
Delta*†..... Fulton	M. B. Cattrell.
Dennison*†..Tuscarawas	See New Philadelphia.
Deshler*†..... Henry	J. C. H. Elder.
Doylestown*† ..... Wayne	James B. Meech.
Dresden*† .. Muskingum	See Zanesville.
Dunkirk*†..... Hardin	See Kenton.
East Liverpool*†.Col'bia	WILLIAM H. VODREY.
East Palestine*†..Col'bia	John H. Logan.
▲Eaton*† ..... Preble	J. A. Gilmore.
Eckmansville ..... Adams	See West Union.
Edgerton*†..... Williams	See Bryan.
Edon*†..... Williams	See Bryan.
Elmore*†..... Ottawa	H. W. Nelman.
▲Elyria*†..... Lorain	E. G. JOHNSON.
Fayette*†..... Fulton	See Wauseon.
Felicity* ..... Clermont	J. N. Altman.
▲Findlay*†..... Hancock	BURKETT & BURKETT.
Flushing*†..... Belmont	See St. Clairsville.
Forest*†..... Hardin	Russell Price.
Fort Recovery*†.Mercer	See Celina.
Fostoria*†..... Seneca	C. L. GUERNSEY.
Frankfort*†..... Ross	See Chillicothe.
Franklin*† ..... Warren	P. H. Rue.
Fredericktown*†..Knox	See Mount Vernon.
Freeport*†..... Harrison	B. W. Rowland.
▲Fremont*†..... Sandusky	JAMES H. FOWLER.
Galion*†..... Crawford	R. W. Johnston.
▲Gallipolis*†..... Gallia	HOLLIS C. JOHNSTON.
Garrettsville*†..Portage	R. S. Webb.
Geneva*†..... Ashtabula	R. C. Ewing.
▲Georgetown*†... Brown	JOHN P. BIEHN.
Germantown*†.M'tg'ery	L. S. Culkmore.
Gibsonburg*†. Sandusky	J. L. Hart.
Girard*†..... Trumbull	See Warren.
Glenville*†.... Cuyahoga	See Cleveland.
Glouster*†..... Athens	A. A. Amos.
Granville*†..... Licking	E. J Dorsey.
Greenfield*†.... Highland	DICKEY & HEISKELL.
Green Spring*†...Seneca	C. S. Burton.
▲Greenville*†..... Darke	MARTZ & RUPE.
Greenwich*†..... Huron	T. K Strimple.
▲Hamilton*†..... Butler	SHEPHERD & SHAFFER.
Harpster*†..... Wyandot	See Upper Sandusky.
Harrison*† .... Hamilton	JAMES A. GRAFT.
Harveysburg*†... Warren	See Lebanon.
Hicksville*†.... Defiance	J. D Kerr.
Highland*†..... Highland	See Hillsboro.
▲Hillsboro*† .... Highland	STEELE & HOGSETT.
Holgate*†..... Henry	A. F. Thompson.
Hubbard*†..... Trumbull	D. J. Hartwell.
Hudson*†..... Summit	H. B. Foster.
Huron*†..... Erie	W. R. Tyler.
▲Ironton*†..... Lawrence	CORN & THOMPSON.
▲Jackson*†..... Jackson	JOHN ROBBINS.
Jackson Center*† Shelby	H. W. Robinson.
Jamestown*†..... Greene	W. A. Paxson.
▲Jefferson*†.... Ashtabula	W. H. RUGGLES.
Jeffersonville*†.Fayette	E. L. Bush.
Johnstown*†.... Licking	G. W. Lewis.
Kent*†..... Portage	M. G. McCASLIN.
▲Kenton*† ..... Hardin	ELMER G. DERR.
Kingston*†..... Ross	See Chillicothe.
Kinsman*†..... Trumbull	R. K. Hulse.
▲Lancaster*†.... Fairfield	G. E. MARTIN.
La Rue*†..... Marion	See Marion.
▲Lebanon*†..... Warren	MILTON CLARK.
Leesburg*†.... Highland	George T. Hardy.
Leetonia*†..Columbiana	W. H. Love.
Leipsic*†..... Putnam	Jacob Werner.
Lewisburg*†..... Preble	See Eaton.
Lexington*†.... Richland	See Mansfield.
▲Lima*†..... Allen	CABLE & PARMENTER.
▲Lisbon*†... Columbiana	BILLINGSLEY, TAYLOR & CLARK.
Lockland*†.... Hamilton	Thompson & Gorman.
Lodi*†..... Medina	See Medina.
▲Logan*†..... Hocking	S. H. Weldy.
▲London*†..... Madison	S. W. Durflinger.
Loraln*†..... Lorain	C. G. WASHBURN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Loramie* ..... Shelby	See Sidney.
Loudonville*† .. Ashland	W. J. Weirick.
Louisville*† ..... Stark	W. S. Earseman.
Lynchburg*† ... Highland	E. M. Wiggins.
Madison*† ..... Lake	M. B. Cook.
Malta*† ..... Morgan	N. Corner.
Malvern*† ..... Carroll	See Carrollton.
Manchester*† .... Adams	FOSTER & PHILLIPS.
▲Mansfield*† .... Richland	CUMMINGS & McBRIDE.
Mantua† ..... Portage	See Garrettsville.
▲Marietta*† .. Washington	NYE & FOLLETT.
▲Marion*† ..... Marion	J. F. McNEAL & SONS.
Martins Ferry*†Belmont	F. R. Sedgwick.
Martinsville*† ... Clinton	A. Harris.
▲Marysville*† ..... Union	PORTER & PORTER.
Mason*† ..... Warren	C. M. Thompson.
Massillon*† ..... Stark	W. E. N. HEMPERLY.
Maumee*† ..... Lucas	Albert Allus.
▲McArthur*† ..... Vinton	J. M. McGillivray.
McClure*† ..... Henry	See Napoleon.
McComb*† ..... Hancock	A. D. Whistler.
▲McConnelsville*†Morgan	Corner & Fouts.
Mechanicsburg*†Chapin	Frank Chance.
▲Medina*† ..... Medina	Barnard & Richards.
Miamisburg*† Montg'ery	W. A. Reiter.
Middleport*† ..... Meigs	F. C. Russell.
Middletown*† .... Butler	DONLEY & RHONEMUS.
Milan*† ..... Erie	R. H, Williams.
Milford*† ..... Clermont	S. A. West.
Milford Center*† .. Union	See Marysville.
▲Millersburg*† ... Holmes	Maxwell & Sharp.
Mineral Point*†Tusc'was	W. M. Tracy.
Minerva*† ..... Stark	J. F. Jerome.
Minster*† ..... Auglaize	See St. Marys.
Monroeville*† .... Huron	John P Cornell.
Montpelier*† .. Williams	E. C. PEEK.
Morrow*† ..... Warren	T. C. Welch.
Moscow*● ..... Clermont	See Wilmington.
Mt. Gilead*† .... Morrow	L. K. Powell.
Mt. Pleasant*† .. Jefferson	See Steubenville.
Mt. Sterling*† .. Madison	See Circleville.
▲Mt. Vernon*† ..... Knox	WILLIAM M. KOONS.
Mt. Victory*† .... Hardin	See Kenton.
▲Napoleon*† ..... Henry	CAHILL & DONOVAN.
Navarre*† ..... Stark	W. S. Putnam.
Nelsonville*† ..... Athens	A. E. Price.
Nevada*† ..... Wyandot	See Upper Sandusky.
▲Newark*† ..... Licking	FREDERIC M. BLACK.
New Bremen*† .Auglaize	See Minster.
New Carlisle*† ..... Clark	See Springfield.
New Comerst'n*† T'car's	E. E. Lindsey.
New Holland*†Pickaway	See Circleville.
▲New Lexington*† .. Perry	DONAHUE, SPENCER & DONAHUE.
New London*† ... Huron	E. R. Stilson.
New Madison*† ... Darke	Thomas Eisbank.
New Matamoras*† . Wash.	Jasper Lisk.
New Paris*† ..... Preble	See Eaton.
▲New Phil'd'lp'a*† .Tus'as	J. F. KUHNS.
New Richmond*● .Cler'nt	F. A. Roberts.
New Vienna*† ..... Clinton	C. S. Powers
New Washin'n*† .Craw'd	See Bucyrus.
Niles*† ..... Trumbull	TAYLOR, UPTON & SMILEY.
North Amherst*† Lorain	H. G. Redington.
North Baltimore* .. Wood	F. Taylor.
North Fairfield*† . Huron	A. E. Rowley.
North Lewisb'g*† Chapin	M. C. Gowey.
▲Norwalk*† ..... Huron	GIDEON T. STEWART.
Oakharbor*† ..... Ottawa	John Duff.
Oak Hill*† ..... Jackson	See Jackson.
Oberlin*† ..... Lorain	W. B BEDORTKA.
Orrville*† ..... Wayne	Coe & Orr.
Orwell* ..... Ashtabula	See Ashtabula.
Osborn*† ..... Greene	R. Swadner.
Ostrander*† ... Delaware	See Delaware.
▲Ottawa*† ..... Putnam	Watts & Moore.
Oxford*† ..... Butler	W. J. Rusk.
▲Painesville*† ..... Lake	E. G. Huntington & Co.
Pataskala*† ..... Licking	See Newark.
▲Paulding*† ..... Paulding	SEIDERS & SEIDERS.
Payne*† ..... Paulding	M. B. Everitt.
Peebles*† ..... Adams	J. R. B. Kessler.
Pemberville*† .... Wood	Bierly & Noyman.
Perrysburg*† ..... Wood	D. K. Hollenbeck.
Pioneer* ..... Williams	See Bryan.
Piqua*† ..... Miami	JOHN C. GEYER.
Plain City*† ..... Madison	H. C. Black.
Pleasant City† .. Guernsey	See Cambridge.
Plymouth*† .... Richland	F. D. Gunsoulus.
Poland*† ..... Mahoning	J. H. Davidson.
▲Pomeroy*† ..... Meigs	O L. BRADBURY.
▲Port Clinton*† ... Ottawa	H. B. Magruder.
▲Portsmouth*† ..... Scioto	NOAH J. DEVER.
Prairie Depot*† .... Wood	Frank Graham.
Prospect*† ..... Marion	See Marion.
Quaker City*† . Guernsey	J. L. Douglas.
▲Ravenna*† ..... Portage	J. H. NICHOLS.
Richwood*† ..... Union	J. E. Robinson.
Ripley*† ..... Brown	W. D. YOUNG.
Rockford*† ..... Mercer	See Celina.

Town and County.	Name.
Roseville*† .. Muskingum	Wm. Dunn.
Rushsylvania*† ... Logan	J. P. Bowen.
Sabina*† ..... Clinton	W. H. Dakin.
Salem*† ..... Columbiana	W. W. HALE.
Sallneville*† Columbiana	P. M. Ashford.
▲Sandusky*† ..... Erie	THEODORE ALVORD.
Sardinia*† ..... Brown	See Georgetown.
Scio*† ..... Harrison	See Cadiz.
Seville*● ..... Medina	Lee Elliott.
Shanesville*† Tuscarawas	JOHN DOERSCHUK.
Shelby*† ..... Richland	Skiles & Skiles.
Sherodsville*† ... Carroll	See Carrollton.
Shiloh*† ..... Richland	See Mansfield.
Shreve*† ..... Wayne	See Wooster.
▲Sidney*† ..... Shelby	S. J. HATFIELD.
Smithfield* ..... Jefferson	See Steubenville.
Somerset*† ..... Perry	R. M. Barr.
Somerton*† ..... Belmont	See St. Clairsville.
South Charleston*†Clark	See Springfield.
Spencer*† ..... Medina	See Medina.
Spencerville*† ..... Allen	J. M. Bailey.
▲Springfield*† ..... Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Spring Valley*● ... Greene	See Dayton.
▲St. Clairsville*† .Belmont	N. K. Kennon.
▲Steubenville*† .Jefferson	P. P. LEWIS.
St. Marys*† ..... Auglaize	BULLOCK & MOONEY.
St. Paris*† ... Champaign	C. E. Burker.
Strasburg*† . Tuscarawas	See Canal Dover.
Stryker*† ..... Williams	See Bryan.
Sunbury*† ..... Delaware	See Mt. Vernon.
Swanton*† ..... Fulton	G. W. Humphrey.
Syeamore*† .... Wyandot	R. S. Gallaher.
Thornville*† ..... Perry	S. E. Moore.
Thurman* ..... Gallia	See Gallipolis.
▲Tiffin*† ..... Seneca	ROHN & BAKER.
Tippecanoe City*† Miami	E. H. Kerr.
Tiro*† ..... Crawford	See Bucyrus.
▲Toledo*† ..... Lucas	HARRIS&HARRIS,SpitzerBldg. Reference: Any bank or prominent business concern in Toledo.
Toronto*† ..... Jefferson	S. B. Taylor.
▲Troy*† ..... Miami	J. A. DAVY.
Uhrichsville*† Tuscara's	W. B. STEVENS.
▲Up. Sandusky*† Wyandot	Carey & Parker.
▲Urbana*† .... Champaign	LEEDOM & LEWIS.
Utica*† ..... Licking	G. M. Sipe.
▲Van Wert*† ... Van Wert	G. M. SALTZGABER.
Vermilion*† ..... Erie	H. R. Williams.
Versailles*† ..... Darke	L. L. Lehman.
Wadsworth*† .... Medina	F. C. Lee.
Wakeman*† ..... Huron	See Norwalk.
▲Wapakoneta*† . Auglaize	R. B. ANDERSON.
▲Warren*† ..... Trumbull	T. H. GILMORE
▲WashingtonC.H.*†Fay'te	CHARLES C. PAVEY.
▲Wauseon*† ..... Fulton	H. H. Ham.
▲Waverly*† ..... Pike	F. E. Dougherty.
Waynesville*† ... Warren	J. G. Keys.
Wellington*† ..... Lorain	G. L. BLINN.
Wellston*† ..... Jackson	T. S. Hogan.
Wellsville*† Columbiana	See East Liverpool.
West Alexandria*† Preb.	Oscar Sheppard.
Westerville*† . Franklin	See Columbus.
WestFarmington*†Trum.	See Warren.
West Jefferson*† Mad'on	See London.
West Liberty*† ..... Logan	G. F. Bailey.
West Manchester*† Preb.	See Eaton.
West Mansfield*† . Logan	P. M. Kellar.
West Milton*† ..... Miami	Kessler & Kessler.
Weston*† ..... Wood	See Bowling Green.
West Salem*† ..... Wayne	T. P. Keller.
▲West Union* ..... Adams	George Pettit.
West Unity*† ..... Williams	G. C. Rings.
Williamsb'rg*† Clermont	See Batavia.
Williamsport*†Pickaway	C. C. Chappelear.
Willoughby*† ..... Lake	C. D Clark.
Willshire*† ..... Van Wert	See Decatur, Indiana.
▲Wilmington*† ... Clinton	SMITH & SAVAGE.
Wilmot*† ..... Stark	W. S. Spidle.
Winchester*† ..... Adams	T. C. Downey.
▲Woodsfield*† ..... Monroe	HUNTER, MALLORY & JEFFERS.
Woodstock*† Champaign	See Urbana.
▲Wooster*† ..... Wayne	McCLURE & SMYSER.
Worthington*† . Franklin	J. T. Miller.
▲Xenia*† ..... Greene	LITTLE & SPENCER.
Yellow Springs*● Greene	L. W. Dakin.
▲Youngstown*† . Mahoni'g	ROGERS & ROGERS.
▲Zanesville*† . Muskingum	F. H. SOUTHARD.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

OKLAHOMA TERRITORY.

Town and County.	Name.
▲Alva*† ..... Wood	T. J. Womack.
▲Arapaho* ..... Custer	See El Reno.
▲Beaver*..... Beaver	J. R. Linley.
Blackwell*..... Kay	E. L PECKHAM.
▲Chandler*..... Lincoln	A. J. MORRIS.
▲Cheyenne*† .. Roger Mills	Davis & McMurtry.
Cleveland*..... Pawnee	H. W. WILLIAMS.
▲Cloudchief*..... Washita	F. B. Duke.
Cushing*..... Payne	See Chandler.
Earlsboro*•†. Pottawoto'le	See Tecumseh.
Edmund*•†.... Oklahoma	Hugh McCredie.
▲El Reno*•† ..... Canadian	PEARL & TALLMADGE.
▲Enid*•† ..... Garfield	JOHN F. CURRAN.
▲Grand..... Day	See Taloga.
¶▲Guthrie*•† ..... Logan	COTTERAL & HORNOR.
Hennessey*•†..Kingfisher	J. H. Antrobus.
Kildare*•† ..... Kay	Jerr Johnson.
▲Kingfisher*•†..Kingfisher	J. C. ROBERTS & SON.
▲Mangum* ..... Greer	Garrett & Thacker.
Medford*•†	Asher & Asher.
▲Newkirk*•†..... Kay	W. S. CLINE.
New Ponca*..... Kay	See Newkirk.
▲Norman*•†..... Cleveland	Botsford & Brewer.
North Enid*•.... Garfield	See Enid.
Okarche*•†..... Canadian	See Kingfisher.
▲Oklahoma*•†.. Oklahoma	McMEEHAN & HARDCASTLE.
▲Pawhuska*†..... Osage N.	T. J. Leahy.
▲Pawnee*..... Pawnee	EDWARD L. LEMERT.
▲Perry*•†..... Noble	OSBORN & PASCHALL.
Perkins*..... Payne	See Guthrie.
Ponca*..... Kay	FRED S GUM.
▲Pond Creek*•† ..... Grant	A. M. MACKEY.
Shawnee*•†Pottawatomie	Harvey A. Basham.
▲Stillwater*..... Payne	F. C. Hunt.
▲Taloga*..... "D"	H. G Springstun.
▲Tecumseh*•†Pottawoto'le	PENDLETON & MELTON.
▲Watonga*..... Blaine	I. H. LOOKABAUGH.
Waukomis*•†.... Garfield	S. S. Stevens.
▲Woodward*•†. Woodward	Houston & Roy.
Yukon*•†..... Canadian	Faris & Cowling.

OREGON.

Town and County.	Name.
▲Albany*•† ..... Linn	GEORGE W. WRIGHT.
Arlington*•†..... Gilliam	A. A. Jayne.
Ashland*•†..... Jackson	E. D. Biggs.
▲Astoria*•†..... Clatsop	C. H. PAGE.
Athena*•† ..... Umatilla	E. De Peatt.
▲Baker City*•†..... Baker	C. A. JOHNS.
Brownsville*•†..... Linn	Wright & Tussing.
▲Canyon City*..... Grant	E. Hicks.
▲Condon*..... Gilliam	Hendricks & Hendricks.
▲Corvallis*•† ..... Benton	JOHN BURNETT.
Cottage Grove*•†... Lane	W. H. Cooper.
▲Dallas*•† ..... Polk	Daly, Sibley & Eakin.
Empire*•†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	Smith & Hoffmann.
▲Eugene*•† ..... Lane	L. BILYEU.
▲Goldbeach*..... Curry	J. Huntley.
▲Grant's Pass*•† Josephine	Davis Brower.
▲Harney* ..... Harney	G. W. Hayes.
▲Heppner*•†..... Morrow	Ellis & Phelps.
▲Hillsboro*•†. Washington	SMITH & BOWMAN.
Independence*•† .... Polk	GEO. A. SMITH.
Island City*..... Union	See Union.
▲Jacksonville*•... Jackson	H. K. Hanna.
Joseph*..... Wallowa	Ivanhoe, Shehan & Pumble.
Junction City*•†.... Lane	See Eugene.
▲Klamath Falls*†. Klamath	H. F. Murdock.
LaGrande*•† ..... Union	WILLIAMS BROS..
▲Lake View*..... Lake	W. A. WILSHIRE.
Lebanon*•† ..... Linn	W. M. Brown.
Marshfield*•†..... Coos	J. F. Hall.
▲McMinnville*•†.. Yamhill	J. A. MAGERS.
Medford*•†..... Jackson	W. I. Vawter.
Milton*•†..... Umatilla	J. E. Kirkland.
Monmouth*•†..... Polk	N. L. Butler.
▲Moro*..... Sherman	J. B. Hosford.
Newberg*•†..... Yamhill	Clarence Butt.
▲Oregon City*•†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*•†.... Umatilla	CARTER & RALEY.
▲Portland*•† .. Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PIPES & TIFFT. General law practice.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
" ..... "	THAYER, ST. RAYNER & SCHNABEL. General law practice. Refer to any bank in Portland.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*•†..... Douglas	BROWN & TUSTIN.
¶▲Salem*•†..... Marion	D'ARCY & RICHARDSON.
Scio*•† ..... Linn	See Albany.
Sheridan*•† ..... Yamhill	See McMinnville.
Silverton*•†..... Marion	DePue & Cook.
▲St. Helen*†..... Columbia	Allen & Cleeton.
▲The Dalles*•†..... Wasco	HUNTINGTON & WILSON.
▲Tillamook*† .... Tillamook	W. J. May.
▲Toledo*•†..... Lincoln	F. D. Carson.
▲Union*•†..... Union	J. M. CARROLL.
▲Vale*..... Malheur	O. F. Buse.
▲Wasco*..... Sherman	C. J. Bright.
Weston*•†..... Umatilla	S. V. Knox.
Woodburn*•†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Town and County.	Name.
Allegheny*•†.. Allegheny	McCREADY & MOORE, corner Federal and Lacock Streets.
▲Allentown*•†..... Lehigh	ERDMAN & DIEFENDERFER
Altoona*•†..... Blair	WM. S. HAMMOND.
Ambler*•†.. Montgomery	See Norristown.
Annville*•†..... Lebanon	Geo. B. Ulrich.
Apollo*•† ..... Armstrong	W. J. Guthrie.
Ardmore*•†. Montgomery	See Norristown.
Ashland*•†..... Schuylkill	A. B. GARNER.
Athens*•†..... Bradford	H. F. Maynard.
Avondale*•†..... Chester	See West Chester.
Avonmore*•† Westmoreland	See Greensburg.
Bangor*•†..Northampton	See Easton.
Beallsville*†. Washington	See Washington.
▲Beaver*•†..... Beaver	D. A. Nelson.
Beaver Falls*•†.... Beaver	JOHN A. ELLIOTT.
▲Bedford*•† ..... Bedford	George Points.
▲Bellefonte*•†..... Centre	JOHN BLANCHARD.
Belle Vernon*•†.. Fayette	See Uniontown.
Bellwood*•†..... Blair	See Tyrone.
Berlin*•†..... Somerset	See Somerset.
Berwick*•†..... Columbia	J. L. Evans.
Berwyn*•†..... Chester	See West Chester.
Bethlehem*•†North'pton	W. J. C. LOOS.
Big Run*•† ..... Jefferson	H. I. Wilson.
Birdsboro*•†..... Berks	See Reading.
Blairsville*•†..... Indiana	See Indiana
▲Bloomsburg*•†. Columbia	GRANT HERRING.
Blossburg*•†..... Tioga	H. B. Leach.
Boyertown*•†..... Berks	See Reading.
Braddock*•†....Allegheny	R. E. Stewart.
Bradford*•†..... McKean	M. H. BYLES.
Bristol*•†..... Bucks	John C Stuckert.
Brockwayville*•† Jeffer'n	H. B McCullough.
▲Brookville*•†...Jefferson	CARMALT & STRONG.
Brownsville*•†.... Fayette	Samuel H. Smith.
Bryn Mawr*•†. Montgo'ry	Wm. Righter Fisher.
Burgettstown*•†. Washi'n	See Pittsburg.
▲Butler*•†..... Butler	T. C. Campbell.
California*•† Washington	See Washington.
Cambridge Sp'gs*•†. Cra'd	See Meadville.
Cannonsburg*•†. Washi'n	B Ewing.
Canton*•†..... Bradford	J. W. Stone.
Carbondale*•† Lackawa'na	HENRY C. BUTLER.
▲Carlisle*•† ....Cumberland	G. WILSON SWARTZ
Carnegie*•† .... Allegheny	W. M. Galbraith.
Carrolltown* .... Cambria	See Ebensburg.
Catasauqua*•†..... Lehigh	A. A Glick.
Catawissa*•† ..Columbia	W. H. RHAWN.
Center Hall*•†..... Centre	Orvis, Bower & Orvis.
▲Chambersburg*•† Fran'in	J. M. McDOWELL.
Charleroi*•†. Washington	WM. M. BOGGS.
Chester*•†..... Delaware	A. B GEARY.
Chicora*•†..... Butler	W. B. McBride.
Christiana*•†... Lancaster	See Lancaster.
▲Clarion*•†..... Clarion	WILSON & GORDON.
Claysville*•†. Washington	See Washington.
▲Clearfield*•† ....Clearfield	SWOOPE & PATTON.
Clintonville*† ... Venango	See Oil City.
Coalport*•†..... Clearfield	See Clearfield.
Coatesville*•† .... Chester	W. S. Harlan.
Cochranton*•† Crawford	See Meadville.
Columbia*•†..... Lancaster	A. J. Kauffman.
Conneautville*•†. Crawf'd	C. L. Webb.
Connellsville*•†.. Fayette	P. S. NEWMYER.
Conshohocken*•†. Mon'm	H. M. Tracy.
Coraopolis*•†..Allegheny	W. T. Treadway.
Corry*•† ..... Erie	C. L. Covell.
▲Coudersport*•† .... Potter	LARRABEE & LEWIS.
Curwensville*•†Clearfield	See Clearfield.
▲Danville*•† ..... Montour	JAMES SCARLET.
Darby*•†..... Delaware	See Philadelphia.
Dawson*•†..... Fayette	See Uniontown.
Delta*•† ..... York	H. W. Ramsey.
Derry Sta'n*•†Westmo'nd	See Greensburg.
Dillsburg*•† ..... York	John N. Logan.
Downingtown*•† Chester	See West Chester.
▲Doylestown*•†..... Bucks	Henry Lear.
Dubois*•†'.....Clearfield	W. C. PENTZ.
Duke Center*†...McKean	See Bradford.
Dunbar*•† ..... Fayette	See Uniontown.
Duncannon*•†..... Perry	See New Bloomfield.
Duquesne*† ...Allegheny	CHAS. B. PAYNE.
Dushore*•†..... Sullivan	John H. Cronin.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
East Berlin*•† .....Adams	See Gettysburg.
East Brady*•† ....Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*•† Mon'm	See Norristown.
▲Easton*•† .. Northampton	H. S. CAVANAUGH.
EastStroudsburg*†Monr'e	See Stroudsburg.
▲Ebensburg*•†....Cambria	EVANS & LEECH.
Edinboro*†.....Erie	John Proudfit.
Eldred*•† .....McKean	See Smithport.
Elizabeth*•† ...Allegheny	Harry L. Christy.
Elizabethtown*•† Lanca'r	John H. Epler.
Elkland*•† .....Tioga	C L. Pattison.
Elk Lick*† .....Somerset	See Somerset.
Ellwood City*•†Lawrence	See New Castle.
▲Emlenton*•† ....Venango	A. E. Middleton.
Emporium*•† ...Cameron	Johnson & McNarney.
▲Ephrata*•†.....Lancaster	A. J. Everly.
Erie*•† .....Erie	ALLEN & ROSENZWEIG.
" "	S. A. DAVENPORT.
Evans City*•†.....Butler	See Butler.
Everett*† .....Bedford	Howard Cessna.
Fayette City*•†...Fayette	See Uniontown.
Forest City*•†Susque'nna	James McKinney.
Foxburg*•† .....Clarion	See Clarion.
▲Franklin*•† .....Venango	McCALMONT & OSBORN.
Freedom*•† .....Beaver	A. P. Marshall.
Freeland*•† .....Luzerne	J. M. Carr.
Freeport*•†...Armstrong	G. M. Hill.
Galeton*•† .....Potter	Nelson L. Allen.
Gap*•† .....Lancaster	James M. Walker.
▲Gettysburg*•† ....Adams	W. McSHERRY, JR.
Girard*•† .....Erie	C. J. Hinds.
Girardville*•† .Schuylkill	See Ashland.
Glen Rock*•† .....York	See York
Greencastle*•† ..Franklin	B. F. Winger.
▲Greensburg*•†Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville*•† .....Mercer	H. L. Keck.
Grove City*•†.....Mercer	See Mercer.
Halifax*•† .....Dauphin	See Harrisburg.
Hamburg*† .....Berks	J. E. Miller.
Hanover*•† .....York	C E. EHREHART.
¶▲Harrisburg*•†..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*•†..... Cambria	See Ebensburg.
Hatboro*•†..Montgomery	See Norristown.
Hawley*•†.....Wayne	M. M. TREADWELL.
Hazleton*•†..... Luzerne	PHILIP V. WEAVER.
▲Hollidaysburg*•†....Blair	ROBERT W. SMITH.
Homestead*•†. Allegheny	C. W. Ashley.
▲Honesdale*•† .....Wayne	E. C. Mumford.
Honeybrook*•†...Chester	See West Chester.
Houtzdale*•†.....Clearfield	W. I. Shaw.
Hughesville*•†.Lycoming	William E. Crawford.
Hummelstown*•†.Da'pi'n	F. J. Schaffner.
▲Huntingdon*•† Hunt'don	W. P. & R. A. ORBISON.
Hyndman*•†..... Bedforp	See Bedford
▲Indiana*•† .....Indiana	THOMAS SUTTON.
Irwin*•†...Westmoreland	See Greensburg.
Jamestown*•† .....Mercer	See Mercer.
Jeannette*•† W'moreland	J. F. McNaul.
Jenkintown*•†M'tgomery	See Norristown.
JerseyShore*•† Lycoming	W. R. Peoples.
Johnsonburg*•† .....Elk	A. W. Morningstar.
Johnstown*•† ...Cambria	E. G. KERR.
Jonestown*†.... Lebanon	See Lebanon.
Kane*•† .....McKean	R. J. Campbell.
KennettSquare*•†Chester	See West Chester.
Kingston*•† .....Luzerne	See Wilkesbarre.
Kinzua*•† .....Warren	See Warren.
▲Kittanning*•†.Armstrong	NEALE & PAINTER.
Knox*•† ..... Clarion	See Clarion.
Kurtztown*•† .....Berks	James H. Mart.
▲Lancaster*•† .. Lancaster	ADAM J. EBERLY.
Langhorne*•† .....Bucks	J. R. Slackhouse.
Lansdale*•†.Montgomery	A. R. Place.
▲Laporte*•† .....Sullivan	T. J. & F. H. Ingham.
Latrobe*•† Westmoreland	F. Hargrave.
▲Lebanon*•† .....Lebanon	H. C. SHIRK.
Leechburg*•†.Armstrong	Edward Hill.
Lehighton*•† .....Carbon	T. A. Snyder.
▲Lewisburg*•† .....Union	ALFRED HAYES.
▲Lewistown*•† .....Mifflin	J M. Uttley.
Ligonier*•†Westmorel'nd	See Greensburg.
Lincoln*.....Lancaster	See Lancaster.
Linesville*•†....Crawford	J. D. Bowman.
Littitz*•† .....Lancaster	See Lancaster.
Littlestown*•† .....Adams	H. C Hinkle.
▲Lock Haven*•† ....Clinton	CHARLES CORSS.
Lykens*•† .....Dauphin	See Harrisburg.
Mahanoy City*•†.Sc'ylkill	R. B. SWANK.
Mahoningtown*•†.L'rn'ce	See New Castle.
Malvern*•† ..... Chester	See West Chester.
Manheim*•†....Lancaster	J. B. Stroh.
Mansfield*•† .....Tioga	J W. Adams.
Marietta*•† .....Lancaster	See Lancaster.
Martinsburg*•† .....Blair	S. B. Sysinger.
▲Mauch Chunk*•†..Carbon	LOOSE, CRAIG & LOOSE.
▲McConnellsburg*†.Fulton	M. R. Shaffner.
McDonald*•† Washington	Harry J. Nesbit.
McKeesport*•† Allegheny	PETTES & McALLISTER.
McVeytown* .....Mifflin	See Lewistown.
▲Meadville*•†....Crawford	E. W. McARTHUR.
Mechanicsburg*•† C'n'l'd	H. H. Mercer.
▲Media*•† .....Delaware	G. E. Darlington.
▲Mercer*•† .....Mercer	H. H. Ziegler.
Mercersburg*•† .Franklin	See Chambersburg.
Meyersdale*•† ..Somerset	See Somerset.
▲Middleburg*•†.....Snyder	F. E. Bower
Middletown*•† ..Dauphin	WOLF & BAILEY.
Mifflinburg*•†.....Union	J. A. Beard.
▲Mifflintown*•† .....Juniata	WILBERFORCE SCHWEYER.
▲Milford*†..... Pike	Harry T. Baker.
Millersburg*•† ...Dauphin	H. L. Lark.
Millerstown†.....Butler	See Chicora.
Milheim* ..... Center	See Bellefonte.
Milton*•†.Northumb'land	C. G. VORIS.
Minersville*•† .Schuylkill	H. B. Bartholomew.
Monongahela*•† .. Wash'n	W. P. WARNE.
▲Montrose*•† Susquehanna	H. A. Denney.
Mt.Carmel*•†Nor'mberl'd	V. AUTEN.
Mt.Jewett*•† ....McKean	H. Rogers.
Mount Joy*•†..Lancaster	See Lancaster.
Mt.Pleasant*•† Westm'l'd	WHITTEN & SCANLON.
Mount Union*•†H'nt'gd'n	See Huntingdon.
Mountville*•....Lancaster	See Lancaster.
Muncy*•† .....Lycoming	R. K. Reeder.
Myerstown*†....Lebanon	See Lebanon.
Nanticoke*•† ....Luzerne	JAMES M. FRITZ.
Nazareth*•.Northampton	See Easton.
New Bethlehem*•†.Clar'n	See Clarion.
▲New Bloomfield*•†. Perry	J. W. Shull.
New Brighton*•† ..Beaver	G. L. Eberhart.
▲New Castle*•†..Lawrence	J. NORMAN MARTIN.
New Holland*•†Lancast'r	A. W. Snader.
NewKensing'n*•†W's'm'd	G. D. Hamor.
Newport*•† .....Perry	James M. Sharon.
Newtown*•† .....Bucks	George A. Jenks.
Newville*•†..Cumberland	See Carlisle.
NewWilmingt'n*•Law'nce	See New Castle.
Norristo'n*•†M'ntgomery	MONTGOMERY EVANS.
▲North East*•†.....Erie	D. R. Cushman.
North Wales*•†M'ntgo'ry	See Norristown.
Oil City*•†.....Venango	ASH, SPEER & McSWEENEY
Orbisonia*•†.Huntingdon	J. M. Steese.
Orwigsburg*•†.Schuylkill	See Tamaqua.
Osceola*•† .....Tioga	Charles Tubbs.
Osceola Mills*•†Clearfield	See Tioga.
Oxford*•† .....Chester	W. T. Fulton.
Palmyra*•† .....Lebanon	See Lebanon.
Parkers L'd'g*†Armst'ng	See Kittanning.
Parkersburg*•† ..Chester	A. T. Parke.
Parnassus*•†Westmorel'd	John M. K. Kennedy.
Patton*•† .....Cambria	R. Somerville.
PenArgyl*•†Northampt'n	A. D. Chase
Pennsburg*•† .Montgo'ry	Jacob B. Hellegass.
▲Philadelphia*•† .....Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank. First National Bank, and E. W. Clark & Co., bankers.
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
Philipsburg*•†.....Centre	George W. Zeigler.
Phoenixville*•† ....Chester	H. H. GILKYSON.
Pine Grove*•†..Schuylkill	See Pottsville.
▲Pittsburg*•† ...Allegheny	MARSHALL BROWN, 435 Fourth Ave Refers to Anchor Savings Bank and Fidelity Title & Trust Co.
" ..... "	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	DUNCAN & KING, 433 Fifth Ave. References: Merchants & Manufacturers National Bank and Third National Bank.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
" ..... "	MAGNUS PFLAUM, Bakewell Law Bldg. Commercial and corporation law. Refers to Iron City National Bank.
" ..... "	WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York.
Pittston*•†.....Luzerne	S. M. PARKE.

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Town and County.	Name.
Plymouth*•† .....Luzerne	D. L & J. Q. Cheveling.
Port Allegany*•†.McKe'n	S. W. SMITH.
Portersville*†.....Butler	See Butler.
Port Royal*•†.....Juniata	See Mifflintown.
Pottstown*•† M'ntgomery	J. H. Maxwell.
▲Pottsville*•† ...Schuylkill	R. S BASHORE.
Prospect*† .....Butler	See Butler.
Punxsutawney*•†.Jef's'n	JACOB L. FISHER.
Quakertown*•† .... Bucks	John V Ommeron.
Quarryville*•†..Lancaster	See Lancaster.
▲Reading*•† ..... Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Reedsville*•†.....Mifflin	A. Reed Hayes.
Renovo*•† ..... Clinton	See Lock Haven.
Reynoldsville*†.Jefferson	M. M. Davis.
▲Ridgway*•†.....Elk	W. W. BARBOUR.
Rimersburg*†.....Clarion	W. A. Wick.
Rochester*•† .....Beaver	Richard W. Stiffey.
Royersford*•† M'tgomery	See Lansdale.
Saegerstown*•† Crawford	See Meadville.
Saltsburg*•† .....Indiana	See Indiana.
Sandy Lake*•†.....Mercer	See Mercer.
Sayre*•†.....Bradford	Stewart & Stephens.
Schwenkville*•† .Montg'y	See Pottstown.
Scottdale*•† Westmorel'd	J. R. Smith.
▲Scranton*•† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selins Grove*•† ...Snyder	Charles Hower.
Sellersville*†.....Bucks	E. E. Althouse.
Sewickley*•†....Allegheny	R T M. McCready.
Shamokin*•† .North'mb'd	W. W. RYON.
Sharon*•†.....Mercer	A. W. Williams.
Sharpsburg*•†.Allegheny	Thomas J. Ford.
Sharpsville*•†.....Mercer	See Mercer.
Shenandoah*•†.. Sch'ylk'l	M. M. BURKE.
Shippensburg*•†...Cu'b'd	See Carlisle.
Shrewsbury*† ..... York	W. G. Allen.
Slatington*•† ..... Lehigh	D. D. Roper.
Slippery Rock*.... Butler	See Butler.
▲Smethport*•†.... McKean	T. F. RICHMOND.
▲Somerset*•†.... Somerset	JOHN H. UHL.
Souderton*•† Montgom'y	See Norristown.
S. Bethlehem*•† ..No'h'p'n	J. D BRODHEAD.
Spartansburg*•† Cra'fo'd	See Meadville.
Springboro*•†.. Crawford	See Meadville.
Spring City*•†....Chester	Charles S. Wagoner.
Steelton*•†.....Dauphin	F. B. Wickersham.
Stewartstown*•†.... York	See York.
St. Mary's*•†.....Elk	See Ridgway.
St. Petersburg*•† .Clarion	See Clarion
Strasburg* ... Lancaster	See Lancaster.
▲Stroudsburg*•†...Monroe	STAPLES & ERDMAN.
Sugar Grove*..... Warren	J. C. Hazlett.
▲Sunbury*•† Northumb'l'd	CHARLES B. WITMER.
Susquehanna*•†. Susq'h'a	JOHN D. MILLER.
Tamaqua*•†....Schuylkill	JOHN W. HONSBERGER.
Tarentum*•†...Allegheny	See Pittsburg.
Tidioute*•†.....Warren	See Warren.
▲Tionesta*•†..... Forest	S. D. Irwin.
Titusville*•†....Crawford	ROGER SHERMAN.
▲Towanda*•†.....Bradford	S. W. & WILLIAM LITTLE.
Townville*..... Crawford	See Meadville.
Tremont*•†.... Schuylkill	R. S. BASHORE.
Troy*•†..... Bradford	Ray Gustin.
▲Tunkhannock*•† Wyom'g	James W. Pratt.
Turtlecreek.....Allegheny	Homer L. Castle.
Tyrone*•†..... Blair	STEVENS, OWENS & PASCOE.
Ulysses*•..... Potter	A. S. Burt.
Union City*.....Erie	Sproul & Morrow.
▲Uniontown*•†....Fayette	D. M. HERTZOG.
Vandergrift*Westmorel'd	See Greensburg.
Verona*•†.....Allegheny	John P. Hunter.
▲Warren*•†.....Warren	HINCKLEY & RICE.
▲Washington*•† Wash'g'n	JOHN H. MURDOCK.
Waterford*†.....Erie	See Erie.
Watsontown*•†.North'l'd	See Sunbury.
Wayne*•† ..... Delaware	Christopher Fallon.
Waynesboro*•†. Franklin	J. R. RUTHRAUFF.
▲Waynesburg*•†... Greene	Samuel M. Smith.
▲Wellsboro*•†..... Tioga	Elliott, Watrous & Kimball.
▲West Chester*•†..Chester	A. P. REID.
Westfield*•†..... Tioga	C. W. Beach.
West Grove*•†....Chester	G. B. Johnson.
West Newton*•† West'l'd	See Greensburg.
Whitehaven*•†...Luzerne	G. L. Halsey.
Wilcox*•†..... .....Elk	See Ridgway.
▲Wilkes-Barre*•† Luzerne	JOSEPH MOORE.
Wilkinsburg*•†Allegheny	See Pittsburg.
Williamsburg*•†.... Blair	See Hollidaysburg.
▲Williamsport*•† Lwcom'g	WM. RUSSELL DEEMER.
Wilmerding*•† Allegheny	See Pittsburg.
Wrightsville*•†..... York	See York.
Wyalusing*•†... Bradford	E. A Strong.
Yardley*•†..... Bucks	See Doylestown.
▲York*•†..... York	GEORGE W. HEIGES.
Youngsville*•†.. Warren	G. A. Jackson.
Zelienople*•.....Butler	See Butler.

RHODE ISLAND.

Town and County.	Name.
Anthony.....Kent	Eugene F. Waner.
Ashaway*....Washington	See Westerly.
▲Bristol*•†.....Bristol	Samuel Norris, Jr.
Centerville*•†..... Kent	See Providence.
Central Falls*•†.....Prov.	See Providence.
Coventry*•†..... Kent	See Anthony.
Cranston*•†.. Providence	See Providence.
▲East Greenwich*•†..Kent	CHARLES J. ARMS.
Greenville*...Providence	See Providence.
Hope Valley*†. Washing'n	See Westerly.
▲Kingston*•†. Washington	See Westerly.
Narragansett Pier*•† Wash	See Wakefield.
¶▲Newport*•†....Newport	W. P. SHEFFIELD, JR.
North Scituate*.....Prov.	See Providence.
Olneyville*†... Providence	N. W. Littlefield.
Pascoag*•†... Providence	See Woonsocket.
Pawtucket*•† Providence	JOHN J. FITZGERALD.
Phenix*•.....Kent	See Anthony.
¶▲Providence*•† Provide'e	JOHN T. BLODGETT, 17 Custom House St. Refers to First and Roger Williams Nat. banks.
" ..... "	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York.
Slatersville*.. Providence	See Woonsocket.
Wakefield*•† Washington	F. C. Olney.
Warren*•†.....Bristol	Pegram & Cooke.
Warwick*•..... Kent	See East Greenwich.
Westerly*•†..Washington	JOSEPH C. MOORE.
Wickford*•†. Washington	See Westerly.
Woonsocket*•† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*•†....Abbeville	D. BRUEHL & LYON.
▲Aiken*•†.....Aiken	G. W. Groft.
Allendale*•†.... Barnwell	See Barnwell.
▲Anderson*•†....Anderson	T. J. MAULDIN.
▲Bamberg*•†..... Bamberg	See Barnwell.
▲Barnwell*•†..... Barnwell	Bates & Stevens.
Batesburg*•†.. Lexington	E. F. Strother.
▲Beaufort*•†..... Beaufort	W. J. VERDIER.
▲Bennettsville*•† Marlboro	L. E. Caston.
Blackburg*•†...Cherokee	See Yorkville.
Blackville*•†.... Barnwell	IZLAR BROS.
Branchville*•†Orangeb'rg	See Orangeburg.
▲Camden*•†.....Kershaw	C. L. Winkler.
▲Charleston*•†. Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank; Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; National Park Bank, of New York, and Standard Oil Co., Baltimore.
Cheraw*•†....Chesterfield	W. F. Stevenson.
▲Chester*•†..... Chester	HENRY & McLURE.
▲Chesterfield*. Chesterfield	Pollock & Pollock.
Clinton*•†..... Laurens	See Laurens.
¶▲Columbia*•†... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*•†.....Horry	R. B. Scarborough.
▲Darlington*•†.Darlington	Spain & Thompson.
Denmark*•†.... Bamberg	S. G. Maryfield.
Dillon*•†..... Marion	See Marion.
Easley*•†..... Pickens	J. E. Boggs, Pickens, S. C.
▲Edgefield*•†.... Edgefield	CROFT & TILLMAN.
Fingerville.. Spartanburg	See Spartanburg.
▲Florence*•†..... Florence	P. A. WILCOX.
Fort Mill*•†.....York	See Yorkville.
▲Gaffney*•†..... Cherokee	Wallace & Otts.
▲Georgetown*•†Georget'wn	Walter Hazard.
▲Greenville*•†.. Greenville	ISAAC M. BRYAN.
▲Greenwood*•† Greenwo'd	W. F. STACKHOUSE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Hampton*•†.... Hampton	E. F. Warren.
Johnston*•† .... Edgefield	See Edgefield.
Kershaw*•†.... Lancaster	See Lancaster.
▲Kingstree*•†. Williamsb'g	Barron & Grier.
▲Lancaster*•†... Lancaster	ERNEST MOORE.
▲Laurens*•†..... Laurens	W. H. MARTIN.
▲Lexington*•†.. Lexington	C. M. Efird.
▲Manning*•†.... Clarendon	J. S. Wilson.
▲Marion*•†..... Marion	C. A. WOODS.
McColl*•†..... Marlboro	See Bennettsville.
▲Monks Corner*•†Berkeley	See Charleston.
▲Newberry*•†...Newberry	J. Y. Culbreth.
▲Orangeburg*•† Orangeb'g	MOSS & LIDE.
Pelzer*•†..... Anderson	See Charleston.
Pendleton*•†... Anderson	R. W. Simpson.
▲Pickens*.....Pickens	Julius E. Boggs.
Prosperity*•†.. Newberry	See Newberry.
Ridgeway*•†.....Fairfield	See Winnsboro.
Rock Hill*•†..... York	WITHERSPOON & SPENCERS.
▲Saluda ..... Saluda	Ramage & Gregory.
Seneca*•†..... Oconee	See Walhalla.
▲Spartanburg*•† Sp'rtanb'g	BOMAR & SIMPSON.
▲St. George*...Dorchester	JOSEPH L. STOPPELBEIN.
St.Matthews*•†Orangeb'g	J. B. McLouchlin.
Summerville*•† Dorch'ter	See St. George.
▲Sumter*•† ..... Sumter	LEE & MOISE.
Timmonsville*•†Florence	See Florence.
▲Union*•† ..... Union	Munro & Munro.
Varnville*•†.... Hampton	J. W. Moore.
▲Walhalla*•†..... Oconee	Verner & Gibson.
▲Walterboro*•† .. Colleton	Howell & Gruber.
Westminster*•†...Oconee	See Walhalla.
▲Winnsboro*•†....Fairfield	J. E. McDONALD.
▲Yorkville*•†..... York	WITHERSPOON & SPENCERS.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*•† ..... Brown	E. T. TAUBMAN.
Alcester*•†..... Union	See Elk Point.
▲Alexandria*•† Hanson	F. B Smith.
Alpena*•†.....Jerauld	L. N. Loomis.
Andover*•†..... Day	See Webster.
Arlington*•†.. Kingsbury	See De Smet.
▲Armour*•† ..... Douglas	JOHN T. MATHEWS.
Artesian*•†..... Sanborn	See Woonsocket.
Aurora*•†..... Brookings	See Brookings.
▲Bangor*..... Walworth	W. B. Burr.
▲Bellefourche*•†.....Butte	T. W. La Fleiche.
Beresford*•† ..... Union	CHARLES W. WOLBERT.
Bigstone*•†..... Grant	See Millbank.
Bijou Hills*..... Brule	S. E. Wilson.
Blunt*•†..... Hughes	See Pierre.
Bowdle*•†..... Edmunds	A. F. Le Claire.
Bradley*•†..... Clark	See Clark.
Bridgewater*•†.. McCook	J. T. McKee.
Bristol*•†..... Day	See Webster.
▲Britton*•†..... Marshall	George Bingham.
▲Brookings*•†.. Brookings	JOHN C. JENKINS.
Bryant*•†..... Hamlin	See Watertown.
Canastota*..... Mc-Cook	See Salem.
▲Canton*•† ..... Lincoln	A. R. BROWN.
Carthage*•†..... Miner	See Howard.
Castalia*.....Charles Mix	F. C. Smith.
▲Castlewood*•†.... Hamlin	Ezra Adams.
Centerville*•†.....Turner	KUNKLE & KUNKLE.
▲Chamberlain*•†.....Brule	James Brown.
▲Clark*•†.....Clark	C. G. SHERWOOD.
▲Clear Lake*•† .....Deuel	T. J. LAW.
Columbia*•† ..... Brown	P. E. Taylor.
▲Custer*•†.....Custer	W. G. Porter.
Davis*•† ..... Turner	See Parker.
▲Deadwood*•† .. Lawrence	MARTIN & MASON.
Dell Rapids*•† Minnehaha	Henry Robertson.
▲De Smet*•†....Kingsbury	C. A. Savage.
Doland*•†..... Spink	E. B. Korns.
Edgemont*•†..Fall River	Vroman & McConville.
Edgerton*.....Charles Mix	C. W. Pratt.
▲Elk Point*•†.....Union	H. M. Wallace.
Elkton*•†..... Brookings	J. P. Alexander.
Emery*•†..... Hanson	See Alexandria.
Erwin*•†..... Kingsbury	See De Smet.
Estelline*•†..... Hamlin	M. S. Liebenstein.
Eureka*•†.....McPherson	G. N. Williamson.
Fairfax..... Gregory	See Wheeler.
▲Faulkton*•†..... Faulk	J. H. BOTTUM.
▲Flandreau*•†..... Moody	GEORGE RICE.
▲Fort Pierre*•†.....Stanley	J. K. Breeden.
Frankfort*•†.....Spink	See Redfield.
Frederick*•†..... Brown	See Aberdeen.
Freeman*•†.. Hutchinson	See Menno.
▲Gannvalley*..... Buffalo	H. B. Farren.
Garretson*•†..Minnehaha	See Sioux Falls.
Gary*•†..... Deuel	J. L. Robinson.
▲Gettysburg*•†..... Potter	F. B PATTERSON.
Groton*•†..... Brown	W. C. Allen.
Harrison*..... Douglas	See Armour.
Hartford*•†.. Minnehaha	See Sioux Falls.
Hecla*•†..... Brown	See Aberdeen.
Hetland*•†.... Kingsbury	See De Smet.
▲Highmore*•†.....Hyde	F. M. Barnes.
Hill City*•†...Pennington	See Rapid City.
Hitchcock*•†.....Beadle	Carl Foster.
▲Hot Springs*•† Fall River	G. M. CLEVELAND
▲Howard*•† ..... Miner	Farmer & Farmer.
Hudson*•† ..... Lincoln	See Canton.
Hurley*•†.....Turner	See Parker.
▲Huron*•†.....Beadle	PYLE & TAYLOR.
▲Ipswich*•† ..... Edmunds	C. H Barron.
Irene*•†..... Clay	See Centerville.
Iroquois*•† .. Kingsbury	C. G. Swafford.
Jefferson*•† ..... Union	See Elkton.
Kimball*•†..... Brule	J. B. Long.
Lake Preston*•† Kingsb'y	W. H. Van Allen.
Langford*•† .... Marshall	See Britton.
Lead*•† ..... Lawrence	H. E. DEWEY.
Lennox*•†..... Lincoln	See Canton.
▲Leola*..... McPherson	A. Williams.
▲Madison*•†..... Lake	J. H. Williamson.
Mellette*•†..... Spink	See Redfield.
Menno*•† .... Hutchinson	M. T. Halphide.
▲Millbank*•†.....Grant	GEORGE S. RIX.
▲Miller*•†..... Hand	John Pusey
▲Mitchell*•†..... Davison	A. E. HITCHCOCK.
Montrose*•†.....McCook	M. A. Butterfield.
▲Mound City*...Campbell	A. Sutherland.
Mount Vernon*•†Davison	See Mitchell.
▲Oacoma*..... Lyman	J. G. Bartine.
Oldham*•†.....Kingsbury	See Lake Preston.
▲Olivet*..... Hutchinson	M. T. Halphide.
▲Onida*.....Sully	J. H. Gropengieser.
▲Parker*•†..... Turner	W. Y. Quigley.
Parkston*•†.. Hutchinson	John M. Gray.
¶▲Pierre*•†..... Hughes	ESTES & LAMBERT.
▲Plankinton*•†.....Aurora	S. H. Bakewell.
Pukwana*•†..... Brule	J. S. Sanborn.
▲Rapid City*•†.Pennington	WOOD & BUELL.
▲Redfield*•†.....Spink	Howard & Walsh.
Reville*•†..... Grant	H. E. Jones.
▲Salem*•† ..... McCook	E. H. Wilson.
Scotland*•†..Bon Homme	Robert Dollard.
▲Sioux Falls*•† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U Telegraph Co., Illinois Central R R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*•†..... Roberts	HOWARD BABCOCK.
Spearfish*•†.... Lawrence	R. F. Crawford.
Spencer*•†..... McCook	See Salem.
Springfield*•†.Bon Hom'e	A. J. Wilcox.
▲Sturgis*•†..... Meade	CHARLES C. POLK.
Summit*•†..... Roberts	See Wilmot.
Toronto*•†..... Deuel	See Clear Lake.
Tripp*•† .... Hutchinson	Charles Milner.
▲Tyndall*•†...Bon Homme	Elliott & Stilwill.
Valley Springs*•† Minn'ha	See Sioux Falls.
Verdon*•†..... Brown	See Aberdeen.
▲Vermillion*•†..... Clay	J. J. COPELAND.
Viborg*•†..... Turner	See Parker.
Volga*•† ..... Brookings	A. S. Mitchell.
Wakonda*•†..... Clay	See Vermillion.
Warner*•† ..... Brown	See Aberdeen.
▲Watertown*•†.Codington	A. SHERIN.
▲Webster*•†..... Day	E. W. TAYLOR.
Wessington*•†.....Beadle	E. H. Vance.
▲Wessington Sp'gs*. Jer'ld	Charles W. McDonald.
▲Wheeler*.... Charles Mix	E. M. Starcher.
White*•†.....Brookings	See Brookings.
white Lake*•†.....Aurora	A. H. Henneous.
White Rock*•†... Roberts	See Sisseton
Whitewood*•†..Lawrence	See Deadwood.
Willow Lake*•†.....Clark	See Clark.
▲Wilmot*•†.....Roberts	HOWARD BABCOCK.
Wolsey*•†..... Beadle	See Huron.
▲Woonsocket*•†.. Sanborn	N. J. Dunham.
Worthing*•†..... Lincoln	See Canton.
▲Yankton*•†.....Yankton	JOHN HOLMAN.

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▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

TENNESSEE.

Town and County.	Name.
▲Alamo*.....Crockett	Biggs, Hays & Revelle.
Alexandria*..... DeKalb	Dan Williams
▲Altamont ..... Grundy	J. K. P. Pearson.
▲Ashland City*..Cheatham	J. J Lenox.
▲Athens*†..... McMinn	BURKETT & MANSFIELD.
Bellbuckle*†.... Bedford	See Shelbyville.
Belle*†.....Crockett	W. H. Biggs.
▲Benton.....Polk	W. R. Johnson.
▲Blountville*.....Sullivan	H. H. Smith.
▲Bolivar*†..... Hardeman	Wood & McNeal.
Bristol*†..... Sullivan	BAILEY, PRICE & BYARS.
▲Brownsville*†. Haywood	WILLIAM KINNEY.
▲Byrdstown.....Pickett	Barnes & Turner.
▲Camden*†..... Benton	S. L. Peeler.
▲Carthage*•..... Smith	J. M. Fisher.
▲Celina*..... Clay	M. C. Sidwell.
▲Centerville*†...Hickman	W. V. FLOWERS.
▲Charlotte*..... Dickson	Morris & Cook.
▲Chattanooga*†. Hamilton	CASE & CASE. Refer to John D. Archbold, of Standard Oil Co., New York City, and James N. Gamble, of Proctor & Gamble, Cincinnati.
" ..... "	COOKE, SWANEY & COOKE. Attorneys for Southern Ry.Co., M. & C. R. R. Co. Refer to First and Third National banks of Chattanooga.
" ..... "	SYDNEY B. WRIGHT. Refers to First National Bank.
▲Clarksville*†.... Montg'y	LEECH & SAVAGE.
▲Cleveland*†..... Bradley	P. B. Mayfield & Son.
Clifton*..... Wayne	George A. Brooks.
▲Clinton*†.....Anderson	C. J. Sawyer.
Coal Creek*†..Anderson	See Clinton.
Collierville*†..... Shelby	W. R. Harrell.
▲Columbia*†..... Maury	J. C. VOORHIES
▲Cookeville*•.....Putnam	A. Algood.
▲Covington*†.....Tipton	Wm. Sanford.
▲Crossville*...Cumberland	J. W. Dorton.
Cumberland Gap*Clalb'ne	C. W. Wadsworth.
▲Dandridge*† .....Jefferson	Eugene Holtsinger.
▲Dayton*†..... Rhea	B. G. McKENZIE.
▲Decatur*..... Meigs	J. W. Lillard.
▲Decaturville*.....Decatur	Scott & Grigg.
Decherd*†.....Franklin	See Winchester.
Dickson*†.....Dickson	W. E. Cullum.
▲Dover*..... Stewart	J. W. Stout.
▲Dresden*†..... Weakley	T. K. Reynolds.
▲Dunlap*†.....Sequatchie	Stewart & Stewart.
Dyer*†.....Gibson	See Trenton.
▲Dyersburg*†.....Dyer	LATTA & LATTA.
▲Elizabethton*†.....Carter	TIPTON & MILLER.
▲Erin*†.....Houston	J. W. Randolph.
▲Erwin*..... Unicoi	See Johnson City.
▲Fayetteville*†..... Lincoln	W. B. LAMB.
▲Franklin*†...Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro*.....Jackson	J. S. Montgomery.
▲Gallatin*†.....Sumner	B. D. Bell.
Goodlettsville*†Davidson	See Nashville.
Gordonsville*•.....Smith	E. M. McDonald.
▲Greeneville*†.... Greene	Shoun & Susong.
Greenfield*†... Weakley	See Dresden.
Harriman*†..... Roane	S. C. BROWN.
▲Hartsville*.....Trousdale	John S. McMurry.
▲Henderson*†.....Chester	Franklin & Stubblefield.
Humboldt*†.....Gibson	J. A. Collingsworth.
▲Huntingdon*†.... Carroll	L. L. Hawkins.
▲Huntsville*..... Scott	J. F. Baker.
▲Jacksboro*..... Campbell	Hicks & Peters.
▲Jackson*†..... Madison	HAYNES & GILMORE.
▲Jamestown*.....Fentress	O. C. Conatser.
▲Jasper*†..... Marion	Spears & Stewart.
Jellico*†..... Campbell	Johnson & Tramell.
JohnsonCity*†. Washin'n	CARR & REEVES.
▲Jonesboro*†† Washington	Reeves & Baxter.
Kenton*†..... Obion	J. L. Fry.
▲Kingston*..... Roane	W. H. DIETZ.
▲Knoxville*†..... Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	GREEN & SHIELDS. Attorneys for City National Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* ..... Macon	J. S. Wootten.
▲Lawrenceburg*†,Law'ce	W. R. King.
▲Lebanon*†.....Wilson	E. E. BEARD.
Lenoir City*.....Loudon	James L. Nichols.
▲Lewisburg*†.....Marshall	W. P. McClure.
▲Lexington*†..Henderson	John E. McCall.
▲Linden*.....Perry	W. M. Huddleston.
▲Livingston*.....Overton	Hussey & Knight.
▲Loudon*†.....Loudon	Chambers, McQueen & Nichols.
▲Lynchburg*.....Moore	S. E. Billingsley.
Lynnville*†.....Giles	See Pulaski.
▲Madisonville*†....Monroe	McCroskey & McCroskey.
▲Manchester*†.... Coffee	George W. Cross.
Martin*†..... Weakley	R. E. MAIDEN.
▲Maryville*•.....Blount	F. H. LAMON.
▲Maynardsville.....Union	C. A. Culp.
McKenzie*†..... Carroll	See Huntingdon.
▲McMinnville*†...Warren	LIND & HOODENPYL.
▲Memphis*†.....Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department.
" ..... "	PERCY & WATKINS, Continental Bank Bldg. Attorneys for Y. & M. V. Ry., and Continental National Bank.
" ..... "	SCRUGGS & HENDERSON, Attorneys for Security Bank. Refer to State National Bank.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*†† .....Gibson	H. M. Clark.
▲Morristown*†..Hamblen	SHIELDS & MOUNTCASTLE.
Mossy Creek*†.Jefferson	G. A. Moody.
▲Mountain City*..Johnson	Donnelly & Donnelly.
▲Murfreesboro*†Ruther'd	PALMER & RIDLEY.
¶▲Nashville*†...Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co.
Newbern*†.....Dyer	T. K. Reynolds.
Newburg .....Lewis	See Columbia.
▲Newport*†..... Cocke	H. N. Cate.
Obion*†.....	G. B. Morris.
▲Ooltewah*†.....James	J. P. Parker.
▲Paris*†† .....Henry	SWEENEY & FARABAUGH.
Petersburg*†† ....Lincoln	See Fayetteville.
▲Pikeville*†.....Bledsoe	F. H. Mercer.
▲Pulaski*†† .....Giles	HUME R. STEELE.
▲Ripley*†..... Lauderdale	James Oldham.
Rockwood*†† .....Roane	WRIGHT & WRIGHT.
▲Rogersville*†...Hawkins	J. O. Phillips.
Rutherford*†† .... Gibson	See Trenton.
Rutledge*†† .....Grainger	A. F. Bryan.
▲Savannah*.....Hardin	T. P. Bateman.
▲Selmer*†.....McNairy	Wood & Barnhill.
▲Sevierville*.....Sevier	M. B. McMahon.
▲Shelbyville*†....Bedford	BATES & CALDWELL.
▲Smithville*.....DeKalb	T. W. Wade.
▲Sneedville*.....Hancock	Davis & Green.
▲Somerville*†.....Fayette	H. C. Moorman.
South Pittsburg*†Marion	Spear & Allison.
▲Sparta*†..... White	W. G. Smith & Son.
▲Spencer*.....Van Buren	J. C. Sparkman.
Spring City*†.....Rhea	R. C. M. Cunningham.
▲Springfield*†..Robertson	A. E. GARNER.
Sweetwater*†.....Monroe	Young & Young.
▲Tazewell*•.....Claiborne	Hughes & Davis.
▲Tiptonville*..... Lake	Darnall & Burnett.
Tracy City*†.....Grundy	J. B. Ferguson.
▲Trenton*†.....Gibson	WALKER & HUNT.
Trimble*†..... Dyer	G. P. McCorkle.
Troy*† .....Obion	J. G. Smith & Son.
Tullahoma*†.....Coffee	Davidson & Aydelott.
▲Union City*†.....Obion	L. S. PARKS.
▲Wartburg*.....Morgan	Wright, Wright & Staples.
Wartrace*†.....Bedford	See Shelbyville.
Watertown*•.....Wilson	See Lebanon.
▲Waverly*†...Humphreys	THOMAS F. BOWMAN.
▲Waynesboro*.....Wayne	Haggard & Boyd.
▲Winchester*†..Franklin	GEORGE E. BANKS.
▲Woodbury*.....Cannon	James A. Jones.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

TEXAS.

Town and County.	Name.
▲Abilene*•† ..... Taylor	JOHN BOWYER.
▲Albany*•†.... Shackleford	WARREN & WEBB. Attorneys. WEBB & HILL, Agents.
Alice*•† ..... Nueces	See Corpus Christi.
▲Alpine*•† ..... Brewster	W. Van Sickle.
Alvarado*•† ..... Johnson	I. A. Patton.
Alvin*•† ..... Brazoria	L. F. Fishback.
Alvord*•† ..... Wise	J. W. Barham.
▲Amarillo*•† ..... Potter	L. D. Mars.
▲Anderson* ..... Grimes	W. W. Meacham.
▲Angleton*• ..... Brazoria	T. N. Hill.
▲Anson* ..... Jones	R. Colbert.
Aransas Pass*•†San Pat'io	See Rockport.
▲Archer City*• ..... Archer	T. H. Marberry.
Arlington*•† ..... Tarrant	R. E. LeRoy.
▲Athens*†• ..... Henderson	RICHARDSON, WATKINS & MILLER.
Atlanta*•† ..... Cass	Figures & Pruitt.
¶▲Austin*•† ..... Travis	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
" ..... "	WEST & COCHRAN, Attorneys for Austin National Bank.
▲Baird*•† ..... Callahan	O. Bowyer.
▲Ballinger*•† ..... Runnels	POWELL & SMITH.
▲Bandera*† ..... Bandera	H. C. Duffy.
▲Barstow*•† ..... Ward	See Pecos.
Bartlett*•† ..... Williamson	See Georgetown.
▲Bastrop*•† ..... Bastrop	ORGAIN & GARWOOD.
▲Batesville* ..... Zavella	See Uvalde.
▲Bay City* ..... Matagorda	Gaines, Hamilton & Carpenter.
▲Beaumont*•† ... Jefferson	GREEN & GREEN.
▲Beeville*•† ..... Bee	J. C. CRISP.
▲Bellville*•† ..... Austin	S. R. Blake.
▲Belton*•† ..... Bell	A. M. MONTEITH.
▲Benjamin* ..... Knox	G. B. Landrum.
Bertram*•† ..... Burnet	See Burnet.
▲Big Spring*•† .... Howard	S. H. MORRISON.
Blooming Grove*•† Nav'o	See Corsicana.
Blossom*•† ..... Lamar	See Paris
▲Boerne*•† ..... Kendall	F. W. Schweppe.
▲Bonham*•† ..... Fannin	R. B. SEMPLE.
▲Boston ..... Bowie	See Texarkana.
Bowie*•† ..... Montague	WALTHALL & McDONALD.
▲Brackettville*† .. Kinney	W. L. CLAMP.
▲Brady* ..... McCulloch	F. M. Newman.
▲Breckenridge* .. Stephens	William Veale & Son.
Brenond*•† ... Robertson	J. W. Woods.
▲Brenham*•† .. Washington	J. T. BROWNING.
▲Brownsville*•† .. Cameron	JAMES B. WELLS.
▲Brownwood*•† .... Brown	JENKINS & McCARTNEY.
▲Bryan*•† ..... Brazos	DOREMUS & BUTLER.
▲Burnet*•† ..... Burnet	J. G. Cook.
Burton*•† .... Washington	J. J. McCain.
▲Caldwell*•† ..... Burleson	Alexander & Heslip.
Calvert*•† ..... Robertson	Field & Taylor.
▲Cameron*•† ..... Milam	HENDERSON, STREEMAN & FREEMAN.
▲Canadian*•† ..... Hemphill	W. D. Fisher.
▲Canton* ..... Van Zandt	H. C. Geddie.
▲Canyon* ..... Randall	R. M. Peeler.
▲Carrizo† ..... Zapata	See Carrizo Springs.
▲Carrizo Springs* .Dimmit	F. Vandervoort.
▲Carthage*•† ..... Panola	E. A. Hull.
Castroville* ..... Medina	See Hondo.
▲Center* ..... Shelby	R. S. BRYARLY.
▲Centerville* ..... Leon	Dean, Scale & Dean.
▲Channing*•† ..... Hartley	W. Boyce.
Chico*•† ..... Wise	John L. Morris.
▲Childress*•† ..... Childress	W. T. McConnell.
Cisco*•† ..... Eastland	Patterson & Butts.
▲Clairemont ..... Kent	See Snyder.
▲Clarendon*•† ..... Donley	Browning & Madden.
▲Clarksville*•† .. Red River	Sims & Chambers.
▲Claude*•† ..... Armstrong	Ira Webster.
▲Cleburne*•† ..... Johnson	GOLDSMITH & WALKER.
Clinton*•† ..... Bosque	J. C. O'Bryan.
▲Coldspring* .San Jacinto	P. E. McMahon.
▲Coleman*•† ..... Coleman	T. J. WHITE.
▲Colorado*•† ..... Mitchell	W. R. Smith.
▲Columbus*•† .... Colorado	GEORGE McCORMICK.
▲Comanche*•† .. Comanche	L. B. Russell.
Commerce*•† ..... Hunt	R. L. Thompson.
▲Conroe*•† .. Montgomery	McComb & Cooper.
▲Cooper*•† ..... Delta	J. L. Young.
▲Corpus Christi*•† Neuces	D. GIVENS.
▲Corsicana*•† .... Navarro	McKIE & AUTRY.
▲Cotulla*•† ..... La Salle	W. J. Bowen.
Cressona*•† ..... Hood	See Granbury.
▲Crockett*•† ..... Houston	ALDRICH & LIPSCOMB.
▲Crowell* ..... Foard	Robert Cole.
▲Cuero*•† ..... DeWitt	JOHN H. BAILEY.
▲Daingerfield*•†.... Morris	J. W. Bolin.
▲Dallas*•† ..... Dallas	HILL, DABNEY & EDMONSON. State Attorneys for the Middlesex Banking Co., Middletown, Conn., and Guarantee Savings, Loan & Investment Co., Washington, D. C. General Attorneys for The Mutual Building Association, National Guarantee Loan & Trust Co., Dallas Gas & Fuel Co., and E. O. Stanard Milling Co., Dallas. Refer to American National Bank.
▲Decatur*•† ..... Wise	R. E. CARSWELL.
DeKalb*•† ..... Bowie	See Texarkana.
DeLeon*•† ..... Comanche	A. R. Pool.
▲Del'rio*•† ..... Valverde	CARTER & BLOCK.
Denison*•† ..... Grayson	MOSELEY & SMITH.
▲Denton*•† ..... Denton	ALVIN C. OWSLEY.
Detroit*•† ..... Red River	See Clarksville.
▲Dickens* ..... Dickens	See Plainview.
▲Dimmitt* ..... Castro	S. Gaugh.
Dublin*•† ..... Erath	W. J. Wasson.
▲Dumas ..... Moore	See Amarillo.
Eagle Lake*•† ... Colorado	W. S. Strickland.
▲Eagle Pass*•† .. Maverick	J. M. GOGGIN.
▲Eastland*•† ..... Eastland	D. G. Hunt.
▲Edna*•† ..... Jackson	Dobbs & McCrory.
El Campo*•† .... Wharton	I. D. Owens.
Elgin*•† ..... Bastrop	J. E. B. Laird.
▲El Paso*•† ..... El Paso	HOWARD F. JOHNSTON.
▲Emma* ..... Crosby	E. B. Covington.
▲Emory*•† ..... Rains	W. H. Clendenin.
▲Ennis*•† ..... Ellis	D. F. SINGLETON.
▲Fairfield* ..... Freestone	W. M. White.
Farmersville*•† .... Collin	D. P. JOHNSON.
Ferris*•† ..... Ellis	See Waxahachie.
Flatonia*•† ..... Fayette	T. W. Lane.
▲Floresville*•† ..... Wilson	L. S. LAWHON.
▲Floydada*..... Floyd	Bartley & Bartley.
Forney*•† ..... Kaufman	J. A. Cooley.
▲Fort Davis*†... Jeff Davis	O. L. Price.
▲Fort Stockton* .... Pecos	Howell Johnson.
▲Fort Worth*•†.... Tarrant	MATLOCK, COWAN & BURNEY. Attorneys for American National Bank.
" ..... "	WEST & SMITH. Attorneys for First National Bank.
▲Franklin*•† ... Robertson	Simmons & Crawford.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*•* ..... Navarro	B. H. Johnson.
▲Gail ..... Borden	I. P. Skinner.
Gainesville*•†. Galveston	CULP & GIDDINGS.
▲Galveston*•†... Galveston	MANN & BAKER. Att'ys for Galveston Nat. Bank and Texas Guarantee & Trust Co.
" ..... "	SPENCER & KINCAID. Refer to Galveston National Bank or any Bank or business man in Galveston.
" ..... "	TERRY & BALLINGER. Representing Hutchings, Sealy & Co., Bankers; First National Bank, and Island City Savings Bank, Galveston.
▲Garden City... Glasscock	See Big Spring.
Garland*•† ..... Dallas	See Dallas.
▲Gatesville*•† ..... Coryell	J. E. Walker.
▲Georgetown*•†.. Will'son	JOHN & WILCOX.
▲Giddings*•† ..... Lee	R. E. Harris.
▲Gilmer*•† ..... Upshur	F. S. Eberhart.
▲Glenrose* ..... Somervell	J. J. FARR.
▲Goldthwaite*•† ..... Mills	TRIPLETT & DOUGHTY.
▲Goliad*•† ..... Goliad	G. E. Pope.
▲Gonzales*•†..... Gonzales	ATKINSON & ABERNATHY.
▲Graham*• ..... Young	R. F. Arnold.
▲Granbury*•† ..... Hood	RIDDLE & MARTIN.
Grandview*•†... Johnson	S. J. Lancaster.
Granger*•†... Williamson	J. W. Posey.
▲Greenville*•† ..... Hunt	CRADDOCK & LOONEY.
▲Groesbeck*•†.. Limestone	Farrar, Williams & Farrar.
▲Graveton*•†..... Trinity	J. P. Stevenson.
▲Guthrie ..... King	See Benjamin.
▲Hallettsville*•†... Lavaca	P. H. GREEN.
▲Hamilton*†..... Hamilton	J. A. Eidson.
▲Hansford..... Hansford	See Amarillo.
▲Haskell* ..... Haskell	Foster & Scott.
Hearne*•† ..... Robertson	Graham & Ishop.
▲Hemphill*..... Sabine	A. D. Hamilton.
▲Hempstead*•†..... Waller	A. C. Tompkins.
▲Henderson*•†..... Rusk	W. C. BUFORD.
▲Henrietta*•† ..... Clay	W. G. EUSTIS.
Hico*•†..... Hamilton	D. Langford.
▲Hidalgo*..... Hidalgo	See Brownsville.
Higgins*•†..... Lipscomb	E. C. Gray.
▲Hillsboro*•†..... Hill	WEAR & PARR.
Holland*•†..... Bell	A. R. Pool.
▲Hondo*•†..... Medina	S. B. Easley.
Honey Grove*•†...Fannin	G. W. Wells.

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Town and County.	Name.
▲Houston*†.....Harris	EWING & RING. Attorneys for First National and Commercial National Banks.
" ..... "	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" ..... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*†.....Grayson	Silas Hare, Jr.
Hubbard*.....Hill	L. Frisby.
▲Huntsville*†.....Walker	McKINNEY & HILL.
Hutto*†.....Williamson	See Taylor.
Iowa Park*†.....Wichita	Hinton Smith.
Italy*†.....Ellis	See Waxahachie.
Itasca*†.....Hill	M. S. Wood.
▲Jacksboro*.....Jack	B. R. McConnell.
Jacksonville*†.Cherokee	J. E. Fleager.
▲Jasper*.....Jasper	SEALE & BEATY.
▲Jefferson*†.....Marion	R. R. TAYLOR.
Jewett*†.....Leon	B. D. Dashiel.
▲Johnson City*.....Blanco	W. J. Crider.
▲Junction*.....Kimble	W. A. Williamson.
▲Karnes City*†.....Karnes	A. J. BELL.
▲Kaufman*†.....Kaufman	GASSETT, YOUNG & ADAMS.
Kemp*.....Kaufman	See Kaufman.
▲Kerrville*†.....Kerr	W. W. Martin.
Killeen*†.....Bell	M. N. Baldwin.
Kosse*†.....Limestone	See Groesbeck.
▲Kountze*†.....Hardin	JOHN P. WORK.
Kyle*.....Hays	W. O. Hutchison.
Ladonia*†.....Fannin	R. M. Rowland.
▲La Grange*†.....Fayette	Lane & Lane.
▲Lampasas*†.....Lampasas	W. B. ABNEY.
Lancaster*†.....Dallas	John W. George.
▲Laplata.....Deaf Smith	C. G. Witherspoon.
La Porte*†.....Harris	See Houston.
Laredo*†.....Webb	H. G. DICKINSON.
Leonard*†.....Fannin	Ross & Ross.
▲Liberty*†.....Liberty	Neyland & Rayburn.
▲Linden*.....Cass	J. B. Haynes.
▲Lipscomb*.....Lipscomb	See Canadian.
▲Livingston*†.....Polk	Joseph E. Hill.
▲Llano*†.....Llano	Landerdale & Linden.
▲Lockhart*†.....Caldwell	A. B. STOBBY.
▲Longview*†.....Gregg	E. F. Young.
Lorena*†.....McLennan	See Waco.
▲Lubbock*.....Lubbock	See Plainview.
▲Lufkin*†.....Angelina	Mantooth & Townsend.
Luling*†.....Caldwell	F. C. Cross.
▲Madisonville*.....Madison	W. L. Dean.
Mansfield*.....Tarrant	See Fort Worth.
Marble Falls*†.....Burnet	See Burnet.
▲Marfa*†.....Presidio	H. H. Kilpatrick.
▲Marlin*†.....Falls	MARTIN & EDDINS.
▲Marshall*†.....Harrison	T. P. Young.
▲Mason*†.....Mason	Marshall Fulton.
▲Matador*.....Motley	See Plainview.
McGregor*†..McLennan	W. C. O'Bryan.
▲McKinney*†.....Collin	M. H. GARNETT.
▲Memphis*†.....Hall	H. E. Deaver.
▲Menardville*.....Menard	W. E. Adkins.
▲Meridian*†.....Bosque	Robertson & Robertson.
Mesquite*†.....Dallas	See Dallas.
Mexia*†.....Limestone	W. E. Doyle.
▲Midland*†.....Midland	W. H. Cowan.
Midlothian*†.....Ellis	See Waxahachie.
Milford*†.....Ellis	N. R. Rutherford, Jr.
Mineola*†.....Wood	Giles & Stafford.
Mineral Wells*†P'loPinto	Albert Stevenson.
▲Mobeetie*.....Wheeler	L. D. Miller.
▲Montague*.....Montague	W. C. NEWMAN.
Moody*†.....McLennan	John S. Patterson.
▲Mt. Pleasant*†.....Titus	S. P. Pounders.
▲Mt. Vernon*†.....Franklin	Hiram Glass.
▲Nacogdoches*†Na'doch's	J. C. HARRIS.
Naples*†.....Morris	See Daingerfield.
Navasota*†.....Grimes	G. W. L. CARR.
▲New Braunfels*†.Comal	F. J. MAIER.
▲Newton*.....Newton	L. B Clunk.
Nocona*†.....Montague	Hagler Bros.
▲Oakville*.....Live Oak	F. H. Church.
▲Ochiltree.....Ochiltree	See Amarillo.
▲Odessa*†.....Ector	See Big Spring.
Omaha*†.....Morris	See Daingerfield.
▲Orange*†.....Orange	JOHN T. HART.
Overton*†.....Rusk	See Henderson.
Ozona*.....Crockett	C. E. Davidson.
▲Paducah*.....Cottle	See Quanah.
▲Paintrock*.....Concho	Melton & Garland.
▲Palestine*†.....Anderson	GARDNER & GARDNER.
▲Palo Pinto*†...Palo Pinto	John H. Eaton.
▲Panhandle*†.....Carson	Frank Lester.
▲Paris*†.....Lamar	ALLEN & DOHONEY.
▲Parnell.....Roberts	See Canadian.
▲Pearsall*†.....Frio	M. Maney.
▲Pecos*†.....Reeves	T. J. Hefner.
Pilot Point*†.....Denton	See Denton.
▲Pittsburg*†.....Camp	S. D. SNODGRASS.
▲Plainview*.....Hale	L. D. Kinder.

Town and County.	Name.
Plano*†.....Collin	James D. Cottrell.
▲Pleasanton*.....Atascosa	G. M. Martin.
Port Arthur*†.Jefferson	A. M. Rutan.
▲Port Lavaca*†..Calhoun	W. Wilson.
▲Quanah*†.....Hardeman	SMITH & MARTIN.
▲Quitman*.....Wood	W. B. Harris.
▲Rayner*.....Stonewall	See Haskell.
▲Refugio*.....Refugio	D. E. Pipkin.
▲Richmond*†..Fort Bend	Pearson, McEachin & Pearson.
▲Rio Grande*†.....Starr	MONROE & SEABURY.
▲Robert Lee*.....Coke	W. C. Merchant.
▲Roby*.....Fisher	R. C. Crane.
Rockdale*†.....Milam	N. H. Tracy.
▲Rockport*†.....Aransas	M. J. Hathaway.
▲Rocksprings*...Edwards	Samuel Hough.
▲Rockwall*†.....Rockwall	W. B. Wade.
Rodgers*†.....Bell	See Temple.
Rosebud*†.....Falls	See Marlin.
Round Rock*† W'l'mson	R. R. Hyland.
Royse City*....Rockwall	See Rockwall.
Runge*†.....Karnes	E. G. Gillett.
▲Rusk*†.....Cherokee	E. C. DICKINSON.
Saint Jo*†.....Montague	See Montague.
▲San Angelo*†Tom Green	J. T. THOMSON.
▲San Antonio*†.....Bexar	CLARK, BALL & FULLER. Attorneys for T. C. Frost & Co., bankers. Refer to Chemical Nat. Bank, N. Y.; Continental Nat. Bank, St. Louis and First Nat. Bank, Kansas City.
" ..... "	FRANKLIN & COBBS. Attorneys San Antonio Nat. Bank and Lockwood Nat. Bank.
▲San Diego*†.....Duval	C. L. COYNER.
▲San Marcos*†.....Hays	W. G. Barber.
▲San Saba*†.....San Saba	BURLESON & MEEK.
Santa Anna*†...Coleman	See Coleman.
Schulenburg*†...Fayette	See La Grange.
▲Seguin*†.....Guadalupe	Neal & Sowell.
▲Seymour*†.....Baylor	Holman & Glasgow.
▲Sherman*†.....Grayson	GALLOWAY & TEMPLETON.
▲Sherwood*.....Irion	See San Angelo.
Shiner*†.....Lavaca	Leonard & Gray.
▲Silverton*.....Briscoe	W. D. Fisher.
▲Sinton*†.....San Patricio	See Aransas Pass.
Smithville*†.....Bastrop	S. L. Staples.
▲Snyder*.....Scurry	C. C. Johnson.
▲Sonora*.....Sutton	S. G. Tayloe.
▲Stanton*†.....Martin	See Big Springs.
▲Stephenville*†.....Erath	J. S. Gilmer.
▲Sterling City*.....Sterling	W. F. Kellis.
Stephenville*†.....Palo Pinto	See Mineral Wells.
▲Sulphur Syrings*†H'pk's	Frank E. Scott.
▲Sweet Water*†.....Nolan	E. P. Woodruff.
▲Tascosa*.....Oldham	See Amarillo.
Taylor*†.....Williamson	JOHN W. PARKER.
Temple*†.....Bell	BANKS & COCHRAN.
Terrell*†.....Kaufman	M. C. Roberts.
Texarkana*†.....Bowie	TODD & GLASS.
▲Textine*†.....Dallam	See Clayton, N. M.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden*.....McMullen	Kuykendall & Dilworth.
Timpson*†.....Shelby	See Center.
▲Tulia*.....Swisher	See Silverton.
▲Tyler*†.....Smith	CAIN & KNOX.
▲Uvalde*†.....Uvalde	GARNER & LOVE.
Van Alstyne*†..Grayson	A. W. Walker.
Velasco*†.....Brazoria	Lewis R. Bryan.
▲Vernon*†.....Wilbarger	Basham & Hall.
▲Victoria*†.....Victoria	GLASS, CALLENDER & CARSNER.
▲Waco*†.....McLennan	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	LLEWELLYN AUBREY. Refers to First National Bank.
" ..... "	SANFORD & LEE. Refer to G. C. & S. F. Ry. and any bank in Waco.
Waller*†.....Waller	See Hempstead.
▲Waltisville*.....Chambers	See Liberty.
▲Waxahachie*†.....Ellis	TEMPLETON & HARDING.
▲Weatherford*†...Parker	J. M. RICHARDS.
Weimar*†.....Colorado	Ford, Thompson & Townsend.
▲Wellingt'n.Collingsworth	See Childress.
West*†.....McLennan	E. Bodell.
▲Wharton*†.....Wharton	G. P. DOUGHERTY.
Whitesboro*†..Grayson	George H. Giddings.
Whitewright*†.Grayson	C. L. Jordan.
Whitney*†.....Hill	R. M. Elder.
Whitt*.....Parker	See Weatherford.
▲Wichita Falls*†..Wichita	FLOOD & HUGHES.
Wills Point*†.Van Zandt	W. B. Wynne.
Winnsboro*†.....Wood	M. D. Carlock.
▲Woodville*†.....Tyler	J. A. Mooney.
Wolfe City*†.....Hunt	J. W. Hopkins.
Wylie*†.....Collin	See Plano.
Yoakum*†.....DeWitt	H. B. LEONARD.
Yorktown*†.....DeWitt	See Cuero.

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UTAH.

Town and County.	Name.
American Fork*• † ..Utah	See Provo City.
▲Ashley ..... Uinta	See Salt Lake City.
▲Beaver*†..... Beaver	W. F. Knox.
▲Brigham*•†..... Boxelder	R. H. JONES.
▲Castledale*..... Emery	See Provo City.
▲Coalville*•† ..... Summit	B. SNYDER.
Corinne*•† .....Boxelder	H. L. Steed.
Eureka*•† .....Juab	Stott & Shive.
▲Farmington*•† .....Davis	Wilson & Wilcox.
▲Fillmore*† .....Millard	J. A. Melville.
▲Heber*.....Wasatch	A. C. HATCH.
▲Junction .....Piute	See Beaver.
▲Kanab*† ..... Kane	J. F. Brown.
Kaysville*†..... Davis	Thomas H. Phillips.
Lehi City*•† .....Utah	See Provo City.
▲Loa*..... Wayne	See Beaver.
▲Logan*•† ..... Cache	KEELER & GOODWIN.
▲Manti*•†.....Sanpete	WM. D. LIVINGSTON.
Mercur*•†..... Tooele	See Tooele.
▲Moab*.....Grand	L. L. Crapo.
▲Monticello.....San Juan	See Dolores, Colo.
▲Morgan*•†.....Morgan	Samuel Francis.
Mt. Pleasant*•†...Sanpete	Jacob Johnson.
▲Nephi*•† .....Juab	W. W. Armstrong.
▲Ogden*•† .....Weber	N. J. HARRIS.
▲Panguitch*.....Garfield	W. P. Sargent.
Park City*•† .....Summit	D. C. McLAUGHLIN.
▲Parowan*†..... Iron	See Panguitch.
Payson*•† ..... Utah	See Provo City.
▲Price*•† ..... Carbon	See Provo City.
▲Provo City*•†.....Utah	SAMUEL A. KING.
▲Randolph* .....Rich	See Logan.
▲Richfield*•† .....Sevier	C. W. COLLINS.
¶▲Salt Lake City*•†Salt L'e	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.
Spanish Fork*•†.....Utah	See Provo City.
Springville*•† .....Utah	D. C. Johnson.
▲St. George*†.Washington	D. H. MORRIS.
▲Tooele* ..... Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*•† .....Grand Isle	J. P. Ladd.
Arlington*•† .Bennington	O. M. Barber.
Bakersfield*•† .. Franklin	H. F. Brigham.
Barnet*•†.....Caledonia	C. A. Horsford.
Barre*•† .....Washington	RICHARD A. HOAR.
Barton*•† ..... Orleans	F. W. Baldwin.
BartonLanding*•†Orleans	B. F. D. Carpenter.
Bellows Falls*•†Windham	Levant M. Read.
Belvidere.....Lamoille	See Hyde Park.
▲Bennington*•†Benningt'n	Barber & Darling.
Bethel*•† .....Windsor	W. B. C. Stickney.
Bradford*•† ..... Orange	Joun B. Peckett, Jr.
Braintree•† .....Orange	See Chelsea.
Brandon*•† ..... Rutland	Ormsbee & Briggs.
Brattleboro*•† .Windham	Waterman & Martin.
Bristol*† .....Addison	W. W. Rider.
Burke•.....Caledonia	See St. Johnsbury.
▲Burlington*•†.Chittenden	POWELL & POWELL
Cambridge*•†... Lamoille	See Hyde Park.
Canaan*•.....Essex	See Colebrook, N. H.
Castleton*•†.....Rutland	Bromley & Clark.
Cavendish*•† .... Windsor	See Ludlow.
Charleston*†.....Orleans	See Island Pond.
▲Chelsea* .....Orange	Darling & Darling.
Chester*•† ..... Windsor	George L. Fletcher.
Colchester*• . Chittenden	See Burlington.
Concord..... Essex	See St. Johnsbury.
Craftsberry*• .... Orleans	See Hyde Park.
Danville*•† .... Caledonia	See St. Johnsbury.
Derby*• ..... Orleans	J. G. Foster.
Derby Line*•† .... Orleans	See Newport.
East Burk:*•.. Caledonia	C. T. A. Humphrey.
Fairfield*•† .....Franklin	Isaac N. Chase.
Eden*.....Lamoille	See Hyde Park.
Elmore..... Lamoille	See Hyde Park.
EnosburgF'lls*•†Franklin	E. McFeeters.
Essex Jct.*•† .Chittenden	See Burlington.
Fair Haven*•† .... Rutland	R. C. Abell.
Felchville* ..... Windsor	See Ludlow.
▲Guildhall..... Essex	See St. Johnsbury.
Hardwick*•†... Caledonia	B. E. Bullard.
Hartford*•† ..... Windsor	Samuel E. Pingree.
Highgate*• ..... Franklin	C. G. Austin.
▲Hyde Park*•†.....Lamoille	F. H. McFARLAND.
Irasburg*• ..... Orleans	W. D. Tyler.
Island Pond*•† ..... Essex	Z. M. Manser.
Jamaica*•† .... Windham	See Brattleboro.
Jay•..... Orleans	See North Troy.
Jericho*•†.... Chittenden	See Burlington.
Johnson*•† ..... Lamoille	B. A. Hunt.
Leicester Jct.*•†..Addison	See Middlebury.
Lowell*•..... Orleans	See Hyde Park.
Ludlow*•† ..... Windsor	Sargent & Stickney.
Lunenburg*• .....Essex	See St. Johnsbury.
Lyndon*•†..... Caledonia	See St. Johnsbury.
Lyndonville*•†.Caledonia	J. T. GLEASON.
▲Manchester*•†Benningt'n	H. K. Fowler.
Manchester Cen.*† Bent'n	F. C. Archibald.
▲Middlebury*•† ....Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*•† .....Chittendon	See Burlington.
¶▲Montpelier*•† Wash'ton	DILLINGHAM, HUSE & HOWLAND.
Morrisville*•† ...Lamoille	Powers & Powers.
▲Newfane*•† .... Windham	See Brattleboro.
▲Newport*•†..... Orleans	YOUNG & YOUNG.
N. Bennington*•†B'ngton	See Bennington.
Northfield*•† Washington	Frank M. Plumly.
▲North Hero ...Grand Isle	See St. Albans.
North Pownal*Benn'gton	T. E. Brownell.
North Troy*.....Orleans	O. S. Annis.
Norwich*•..... Windsor	J. T. Morrison.
Orwell* ..... Addison	See Brandon.
Pittsford*•†.....Rutland	See Rutland.
Plainfield*•†.Washington	O. L. Hoyt.
Poultney*•† .....Rutland	T. C. Platt.
Proctor*•† ..... Rutland	See Rutland.
Proctorsville*•† Windsor	See Ludlow.
Randolph*•† ..... Orange	J. D. Dennison.
Randolph Centre*Orange	See Randolph.
Readsboro*† Bennington	Faxon L. Bowen.
Richford*•† .. ..Franklin	POWELL & POWELL.
Rockingham•.. Windham	See Bellows Falls.
Roxbury*•†..Washington	See Northfield.
Royalton*•† ..... Windsor	R. C. Dennison.
▲Rutland*•† ..... Rutland	JOEL C. BAKER.
South Royalton* Windsor	Tarbell & Whitham.
Springfield*•†... Windsor	Albe & Flint.
▲St. Albans*•†..... Franklin	HOGAN & ROYCE.
▲St. Johnsbury*•†.Caled'ia	Wendell P. Stafford.
Stowe*•† .....Lamoille	Geo. Wilkins.
Stratford*•† ..... Orange	See Chelsea.
Swanton*•† .....Franklin	Burt & Burt.
Troy*•† .....Orleans	See North Troy.
Underhill*•† .Chittenden	J. J. Monahan.
Vergennes*•† ....Addison	Frank L. Fish.
Waitsfield*• . Washington	See Montpelier.
Waterbury*•† Washingt'n	W. P. Dillingham.
Waterville*• ....Lamoille	See Hyde Park.
Wells River*•†.....Orange	Smith & Sloane.
Westfield*• .....Orleans	See North Troy.
West Randolph...Orange	See Randolph.
White River Jc*•†Wi'ds'r	Wm. Bachelder.
Whittinghamo† Windham	See Wilmington.
Wilmington*•†. Windham	H. Mann, Jr.
Windsor*•†..... Windsor	Enright & Blanchard.
Winooski*•† .Chittenden	See Burlington.
Wolcott*•† ..... Lamoille	See Hyde Park.
▲Woodstock*•† ..Windsor	F. C. SOUTHGATE.

VIRGINIA.

Town and County.	Name.
▲Abingdon*•†. Washington	FULKERSON, PAGE & HART
▲Accomac* ..... Accomac	J. H. Fletcher.
▲Alexandria*•† Alexandria	FRANK L. SMITH.
▲Amelia*•† ..... Amelia	Southall & Farrar.
▲Amherst*•†..... Amherst	C. L. Scott.
Appomattox*†Appom'tox	W. C. Franklin.
Arrington*•†..... Nelson	Brown & Loving.
Ashland*•† ..... Hanover	Stonewall J. Doswell.
Aylett*.....King William	Wm. R. Aylett.
Basic City*•†..... Augusta	See Staunton.
Beaver Dam*•†..Hanover	S. Carter Redd.
▲Bedford City*•†..Bedford	BURKE & KEMP.
Belmont ...Spottsylvania	Lee J. Graves.
Berkley*† ..... Norfolk	L. B. Allen.
▲Berryville*•† ..... Clarke	A. Moore, Jr.
Big Stone Gap*•†.... Wise	Ayers & Ayers
Blacksburg*†..Montgo'ry	W. Dunlap.
Blackstone*•†..Nottoway	W. H. Mann.
▲Bland* ..... Bland	F. Kegley.
▲Bowling Green*.Caroline	A. B. Chandler.
▲Boydton*•† .Mecklenburg	Finch & Faulkner.
Brentsville*P'nce William	See Manassas.
Bristol*† .... Washington	BAILEY, PRICE & BYARS.
Buchanan*•†...Botetourt	H. A. Latane.
▲Buckingham* Buckl'gh'm	W. M. Cabell.
Buena Vista*•†Rockb'dge	WINBORNE & BATCHELOR.
Burkeville*•†...Nottoway	See Crewe.
Cape Charles*•†North'ton	John T. Daniel.
▲Charles City .Charles City	D. G. Tyler.
▲Charlottesville*•†.Albe'le	MICAJAH WOODS.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Chase City*•†Mecklenb'rg	W. H. Smith.
▲Chatham*•†...Pittsylvania	James Whitehead.
▲Chesterfield...Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†..Montg'y	M. H. TOMPKINS.
Claremont*•†..... Surry	See Surry.
Clarksville*•† Mecklenb'g	Henry Wood, Jr.
Clifton Forge*•†. Allegh'y	George K. Anderson.
▲Clintwood*..... Dickinson	C. Phipps.
Colon'l B'ch*Westmorel'd	See Montross.
Comorn.....King George	J. E. Mason.
▲Courtland*•†Southampt'n	Prince & McLemore.
▲Covington*•†... Alleghany	R. L. PARRISH.
Crewe*•†..... Nottoway	W. H. Maun.
▲Culpeper*•†..... Culpeper	Rixey & Barbour.
▲Cumberland*•† Cumberl'd	A. B. Armstrong.
Cumnor...King and Queen	Pollard & Pollard.
Danville*•†....Pittsylvania	JULIAN MEADE.
▲Denbigh.....Warwick	See Newport News.
▲Dinwiddie.....Dinwiddie	See Petersburg.
Dumfries...Prince William	See Manassas.
E. Radf'rd*•†Montgomery	See Christiansburg.
▲Eastville*†. Northampton	O. F. Mears.
Edenburg*•†. Shenandoah	See Woodstock.
▲Emporia*•†... Greensville	W. S. Goodwyn.
▲Fairfax*†..... Fairfax	OLIVER & MONCURE.
▲Farmville*•†PrinceEdw'd	ASA D. WATKINS.
▲Fincastle*†..... Botetourt	E. V. Barley.
▲Floyd*..... Floyd	B. G. Howard.
Franklin*•†. Southampton	J. C. Parker.
Fredericksb'rg*•† Spotts'a	Thomas P. Wallace.
▲Front Royal*•†... Warren	O'Flaherty & Fulton.
▲Gate City*•†..... Scott	ROBERT R. KANE.
Glade Spring*•†Washin'n	A. L. Robinson.
▲Gloucester*.... Gloucester	W. C. L. Taliaferro.
▲Goochland.... Goochland	A. K. Leake.
Gordonsville*•†...Orange	Philip Barbour.
Graham*•†..... Tazewell	J. W. Hicks.
▲Grundy*.....Buchanan	Finney & Stinson.
Hague.... Westmoreland	R. H. Beale.
▲Hampton*•†Ellzab'th City	S. GORDON CUMMING.
▲Hanover*•†..... Hanover	G. P. Haw.
▲Harrisonburg*•†. Ro'gh'm	CONRAD & CONRAD.
Hay M'ket*•†P'nceWil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville*..... Carroll	Tompkins & Tompkins.
▲Houston*•†..... Halifax	B. J. Leigh.
▲Independence*...Grayson	J. D. Perkins.
▲Isle of Wight. Isle of Wight	See Smithfield.
▲Jonesville*..... Lee	L. T. HYATT.
Keysville*•†.... Charlotte	See Smithville.
▲King and Queen King and Queen	Pollard & Pollard.
▲KingGeorge†King George	See Fredericksburg.
▲King William*Ki'g Wil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*•†Brunsw'ck	R. Turnbull.
▲Lebanon*..... Russell	H. A. Routh.
▲Leesburg*•†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*•†. Rockbridge	MOORE & MOORE.
▲Louisa*•†..... Louisa	R. L. Gordon, Jr.
▲Lovingston*.. .....Nelson	S. B. Whitehead.
▲Lunenburg.... Lunenburg	L. B. Bell.
▲Luray*•†..... Page	Walton & Bro.
Lynchburg*•†.. Campbell	CASKIE & COLEMAN.
▲Madison*..... Madison	Hay & Jeffries.
Manassas*•†Prince Wil'm	Sinclair & Lion.
Manchester*•† Chesterfi'd	C. L. Page.
▲Marion*•†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*•†.... Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*.... Loudoun	See Leesburg.
Millenbeck*†... Lancaster	See Lancaster.
▲Monterey*..... Highland	Charles P. Jones.
▲Montross..Westmoreland	R. J. Washington.
Mt.Jackson*•†Shenand'ah	L. Triplett, Jr.
Newberne*..... Pulaski	I. H. Larew.
▲New Castle*†..... Craig	P. V. Jones.
▲New Kent..... New Kent	M. H. Barnes.
NewMarket*†Shenandoah	C. W. Bennick.
Newport News*•†Warw'k	NELMS & WISE.
Norfolk*•†..... Norfolk	GARNETT & GARNETT. Refer to Norfolk National Bank.
▲Nottoway*•†...Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort* Elizabeth City	See Hampton.
Onancock*.....Accomac	T. B. Quinby.
▲Orange*•†..... Orange	James W. Morton.
▲Palmyra*.....Fluvanna	W. B. Pettit.
PamplinCity*•†Appom't'x	W. C. Franklin.
▲Pearisburg*..... Giles	Johnston, Williams & Johnston.
Pennington Gap*†.... Lee	E. W. Pennington.
Petersburg*•†. Dinwiddie	W. R. McKENNEY.
Pocahontas*•† ..Tazewell	W. W. French.
▲Portsmouth*•†...Norfolk	ALEXANDER E. WARNER.
▲Powhatan*•†...Powhatan	T. M. Miller.
▲PrinceGeorge.P'nceG'rge	J. J. Cocke.
▲Princess Anne.Prin. Anne	W. J. Whitehurst.
▲Pulaski City*•†... Pulaski	WYSOR & GARDNER.
Radford*•†. Montgomery	See Christiansburg.
Richlands*•† ....Tazewell	H. C. Anderson.
¶▲Richmond*•†... Henrico	JAMES LEWIS ANDERSON. Refer to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Citizens Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.
" ..... "	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank.
Roanoke*•†.....Roanoke	S. HAMILTON GRAVES.
▲Rocky Mount*•†. Franklin	Dillard & Lee.
Rural Retreat*•†...Wythe	See Wytheville.
▲Rustburg*•†.... Campbell	FRANK NELSON.
▲Salem*•†..... Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*†... Albemarle	Thomas S. Martin.
Smithfield*. Isle of Wight	R. H. Thomas
▲Smithville*..... Charlotte	D. Q. Eggleston.
South Boston*•†..Halifax	Joseph Stebbins, Jr.
▲Spottsylvania*Sp'ttsylv'a	A. B. Rawlings.
▲Stafford..... Stafford	C. B. Bryan.
▲Stanardsville*.....Greene	J. S. Chapman.
▲Staunton*•†.....Augusta	PATRICK & GORDON.
Strasburg*•†. Shenandoah	Stickley & Stickley.
▲Stuart*•†..... Patrick	P. Bouldin.
▲Suffolk*•†.... Nansemond	E. E. HOLLAND.
▲Surry*..... Surry	W. B. Clarke.
▲Sussex..... Sussex	Cocke & Son.
▲Tappahannock*.... Essex	Ware & Carter.
▲Tazewell*•† .....Tazewell	CHAPMAN & GILLESPIE.
Tunstalls*•† .....Newkent	R. T. Gregory.
Upperville*† ....Fauquier	See Warrenton.
VirginiaBeach*•†Pr.Anne	See Norfolk
▲Warm Springs*†.....Bath	John W. Stephenson.
▲Warrenton*•†...Fauquier	C. Gaines.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Smother.
Waverly*•†..... Sussex	J. F. West.
Waynesboro*•†...Augusta	See Staunton.
▲W. Appomattox*Appo'tox	See Lynchburg.
West Point*•†. K. William	Kelley & Edwards.
Wilburn ..... Lunenburg	I. B. Bell.
▲Williamsburg*•†Ja'es C'y	D. G. Tyler.
▲Winchester*•†. Frederick	BARTON & BOYD.
Winginia*•†.....Nelson	See Lovingston.
▲Wise*..... Wise	O. M. Vicars.
▲Woodstock*•† Shenand'h	Walton & Walton.
▲Wytheville*•† .....Wythe	WALKER & CALDWELL.
▲Yorktown*..... York	See Williamsburg.

WASHINGTON.

Aberdeen*•† .... Chehalis	Mason Irwin.
▲Asotin*..... Asotin	George W. Bailey.
Ballard*•† ..... King	See Seattle.
Blaine*•† ..... Whatcom	A. E. MEAD.
▲Cathlamet*. Wahkiakum	J. B. Polwarth.
Centralia*•† .....Lewis	J. R. BUXTON.
▲Chehalis*•† ..... Lewis	Millett & Harmon.
Chelan*..... Okanogan	See Waterville.
Cheney*•† ..... Spokane	John I. Melville.
▲Colfax*•† ..... Whitman	H. W. CANFIELD.
Colton*•† ..... Whitman	J. L. Flowers.
▲Colville*•†..... Stevens	J. B. Slater.
▲Conconully* ....Okanogan	A. K. Gregg.
▲Coupeville* ..... Island	C. D. King.
▲Davenport*•† .... Lincoln	Jackson Brock.
▲Dayton*•† ..... Columbia	HARDY E. HAMM.
▲Ellensburg*•† .... Kittitas	KAUFFMAN & FROST.
▲Everett*•† .... Snohomish	GEORGE E. BANKS.
Fairhaven*•†... Whatcom	See New Whatcom.
Farmington*•† . Whitman	Hutchinson Bros.
▲Friday Harbor*. San Juan	J. A. Gould.
Garfield*•†..... Whitman	J. T. Penn.
▲Goldendale* .... Klickitat	N. B. Brooks.
Hamilton*•† ..... Skagit	I. E. Shranger.
Hoquiam*• ..... Chehalis	C. W. Hodgdon.
▲Kalama*•†..... Cowlitz	A. H. Imus.
Kelso*•†..... Cowlitz	Van Name & Fish.
Kettle Falls*• .... Stevens	H. R. CROZIER.
LaConner*†..... Skagit	M. P. Hurd.
Latah*•† ..... Spokane	John L. Dirks.
Marysville*•† . Snohomish	J. S. Sinclair.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Montesano*•†.....Chehalis	Lewis B. Bignold.
▲Mt. Vernon*•†.....Skagit	E. C. MILLION.
▲New Whatcom*•†What'm	O. P. BROWN.
Northport*•†..... Stevens	Carey & Knoble.
▲North Yakima*•† Yakima	WHITSON & PARKER.
Oakesdale*•† ...Whitman	R. J. Neergaard.
¶▲Olympia*•†.....Thurston	CAMPBELL & HILLS.
Orting*•†.....Pierce	See Tacoma.
Palouse*•†.....Whitman	A. A. Wilson.
▲Pasco*.....Franklin	R. Olney.
▲Pomeroy*•† .....Garfield	M. F. Gose.
▲Port Angeles*•†..Clallam	Benton Embree.
▲Port Orchard*.....Kitsap	J. B. Yakey.
▲Port Townsend*•† Jeffe'n	W. W. FELGER.
Pullman*•† .....Whitman	Mathews & Hanna.
Puyallup*•†.....Pierce	J. P. Hartman, Jr.
▲Ritzville*•†.....Adams	HOLCOMB & RICHARDSON.
Rockford*•† .... Spokane	A. K. Clark.
Rosalia*•† .....Whitman	C. W. Bushnell.
▲Seattle*•†.....King	ALLEN & ALLEN. References: Dexter Horton & Co., bankers, National Bank of Commerce and Puget Sound National Bank
" ..... "	CAMPBELL & HILLS. Refer to National Bank of Commerce.
" ..... "	PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedro*•†.....Skagit	J. Henry Smith.
▲Shelton*•.....Mason	H. S. Tremper.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*•† Snohomish	Coleman & Hart.
▲South Bend*•†.....Pacific	MARION D. EGBERT.
▲Spokane*•†..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorneys for John W. Graham & Co., Spokane. Refer to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson..... Skamania	See Vancouver.
▲Tacoma*•†.....Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" ..... "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
Tekoa*•†.....Whitman	E. H. Fox.
Uniontown*•†.. Whitman	See Colfax.
▲Vancouver*†.....Clarke	G. W. STAPLETON.
Waitsburg*•† Walla Walla	See Walla Walla.
▲Walla Walla*•† W'la W'la	LESTER S. WILSON.
▲Waterville*..... Douglas	W. A. Reneau.
Wenatchee*•†.... Kittitas	See Ellensburgh.
Wilbur*•†.....Lincoln	E. A. Hesseltine.

WEST VIRGINIA.

Town and County.	Name.
▲Addison*.....Webster	H. C. THURMOND.
Alderson*•†..... Monroe	James E. Mann.
▲Barboursville*•†... Cabell	Peyton & Donahue.
▲Beckley*.....Raleigh	John W. McCreery.
Benwood*•†.....Marshall	See Wheeling.
▲Berkeley Sp'gs*•† Morgan	T. W. B. DUCKWALL.
▲Beverly*•.....Randolph	E. D. Talbott.
Bluefield*•†..... Mercer	JOHNSTON & HALE.
Bramwell*•†..... Mercer	Rucker, Keller & Hamill.
▲Buckhannon*•†...Upshur	F. C. PIFER.
Calro*•†.....Ritchie	J. Newman.
Cameron*•†..... Marshall	J. W. Yoho.
Ceredo*•†.....Wayne	See Huntington.
¶▲Charleston*•†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	FLOURNOY, PRICE & SMITH. Attorneys for Kanawha National Bank and City of Charleston.
" ..... "	MOLLOHAN & McCLINTIC. Attorneys for Citizens National Bank.
▲Charles Town*•†Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*•†... Harrison	DAVIS & DAVIS.
▲Clay..... Clay	Henry B. Davenport.
Davis*•† ..... Tucker	A. M. Cunningham.
▲Elizabeth*..... Wirt	William Beard.
Elkhorn*•†.....McDowell	See Welch.
Elkins*•†..... Randolph	C. W. Daily.
▲Fairmont*•†..... Marion	A. B. Fleming.
▲Fayetteville*..... Fayette	C. W. Dillon.
▲Franklin* ..... Pendleton	A. J. Welton.
▲Glenville*..... Gilmer	Linn, Withers & Brannon.
Gormania*•.....Grant	See Petersburg.
▲Grafton*•†.....Taylor	WILL R. D. DENT.
▲Grantsville*..... Calhoun	Linn & Hamilton.
Guyandotte*•†.... Cabell	See Huntington.
▲Hamlin*..... Lincoln	A. F. Norris.
Harper's Ferry*•† Jeff'son	See Charles Town.
▲Harrisville* ..... Ritchie	Davis & Woods.
Hendricks*•† .....Tucker	See Parsons.
▲Hinton*•† ..... Summers	J. H. MILLER.
Huntersville*. Pocahontas	See Marlinton.
▲Huntington*•†..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Kenova*•† ..... Wayne	H. C. Duncan, Jr.
▲Keyser*•†.....Mineral	W. C. CLAYTON.
Keystone*•†... McDowell	See Bluefield.
▲Kingwood*.....Preston	P. J. Crogan.
▲Lewisburg*† . Greenbrier	H. L. VAN SICKLES.
▲Logan*..... Logan	J. B. Wilkinson.
▲Madison..... Boone	F. C. Leftwich.
Mannington*•†.... Marion	E. R. B. Martin.
▲Marlinton..... Pocahontas	L. M. McClintic.
▲Martinsburg*•† .Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne*.....Tyler	Engle & Riggle.
Montgomery*•†.. Fayette	See Fayetteville.
▲Moorefield*..... Hardy	Benjamin Dalley.
▲Morgant'n*•†. Monongalia	LAZZELLE & STEWART.
▲Moundsville*•†.. Marshall	Meighen & Oldham.
▲New Cumberland*•† Han'k	J. R. Donehoo.
▲New Martinsville*•† W'tz'l	Hall & Hall.
▲Oceana*.....Wyoming	See Logan.
▲Parkersburg*•† .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*•..... Tucker	A. J. Valentine.
Pennsboro*•†..... Ritchie	M. K. Duty.
▲Petersburg*..... Grant	Reynolds & Forman.
▲Philippi*•†..... Barbour	Dayton & Dayton.
Piedmont*•† ..... Mineral	C. F. MOORE.
▲Point Pleasant*•†..Mason	J. S. Spencer.
▲Princeton*..... Mercer	A. W. Reynolds.
Pruntytown ..... Taylor	See Grafton.
Ravenswood*•†...Jackson	N. C. Prickett.
▲Ripley*•.....Jackson	J. A. WOODDELL.
▲Romney*•†....Hampshire	CORNWELL & CORNWELL.
Ronceverte*•† Greenbrier	John W. Harris.
Shepherdstown*•† Jef's'n	G. M. Bettzenhover.
Sistersville*•† .....Tyler	J. H. McCoy.
Smithfield†.....Wetzel	O. P. McIntyre.
▲Spencer*•..... Roane	WALTER PENDLETON.
St. Albans*•† ... Kanawha	See Charleston.
St. George*..... Tucker	See Parsons.
▲St. Marys*•†.... Pleasants	A. M. Campbell.
▲Summersville*.. Nicholas	Alderson & Horan.
▲Sutton*•†..... Braxton	Dulin & Hall.
Terra Alta*•† .... Preston	See Kingwood.
Thomas*•†..... Tucker	See Parsons.
▲Union*..... Monroe	LOGAN & PATTON.
▲Wayne*•†..... Wayne	Chapman Adkins.
Webster*•..... Taylor	See Grafton.
▲Welch*•†.....McDowell	Rucker, Keller & Hamill.
▲Wellsburg*•†..... Brooke	JOHN C. PALMER, Sr.
▲Weston*•†..... Lewis	Lewis Bennett.
▲West Union*•† Doddridge	W. S. Stuart.
▲Wheeling*•† .....Ohio	ATKINSON & FLICK. Refer to any bank in Wheeling.
" ..... "	S. G. SMITH. Refers to National Exchange Bank.
▲Williamson*•† .....Mingo	Sheppard & Goodykoontz.
▲Winfield*.....Putnam	A. S. Alexander.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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WISCONSIN.

Town and County.	Name.
Albany*† .....Green	H. N. Simons.
Algomia*.....Kewaunee	See Kewaunee.
▲Alma*†.....Buffalo	Robert Lees.
Amery*†.....Polk	W. T. Kennedy.
Amherst*†.....Portage	See Stevens Point.
▲Antigo*†.....Langlade	A. C. CONWAY.
▲Appleton*†...Outagamie	DOUGLAS F. WINNE.
Arcadia*†..Trempealeau	RICHMOND & RICHMOND.
Arena*†.....Iowa	W. H. Jones.
Argyle*†.....Lafayette	See Darlington.
▲Ashland*†.....Ashland	F. J COLIGNON.
Augusta*†....Eau Claire	E. M. Bradford.
Baldwin*†.....St. Croix	Henry Andersen.
Bangor*†.....LaCrosse	See LaCrosse.
▲Baraboo*†.....Sauk	F. R. BENTLEY.
Barneveld*†.....Iowa	Jerome J. Jones.
▲Barron*†.....Barron	C. C. Coe.
Bayfield*†.....Bayfield	W. W. Downs.
Beaver Dam*†.....Dodge	M. H. UMBREIT.
Belvit*†.....Rock	THEO. D. WOOLSEN.
Benton*†.....LaFayette	C. C. Townsend.
Berlin*†.....Green Lake	PERRY NISKERN.
Black Earth*†.....Dane	See Madison.
▲Black Riv. Falls*† Jack'n	G. M. PERRY.
Blanchardville*† LaFay'e	E. T. Morrison.
Bloomer*†.....Chippewa	John Ellsworth.
Bloomington*.....Grant	P. Bartley.
Boscobel*†.....Grant	WILLIAM E. HOWE.
Brandon*†..Fond du Lac	David Whitton.
Brillion*†.....Calumet	S. H. Barnard.
Brodhead*†.....Green	Burr Sprague.
Burlington*†.....Racine	E. E. MILLS.
Butternut*†.....Ashland	Foster & Mars.
Cadott*†.....Chippewa	F. E. Watson.
Cambria*†.....Columbia	M. J. Rowland.
Cambridge*.....Dane	See Madison.
Cassville*†.....Grant	D. W. Clark.
Cedarburg*†....Ozaukee	J. F. Trottman.
Centralia*†.....Wood	J. W. COCHRAN.
▲Chilton*†.....Calumet	J. E. McMullen.
▲Chippewa Falls*† Chip'wa	D. BUCHANAN, JR.
Clinton*†.....Rock	See Janesville.
Clintonville*†..Waupaca	Goldberg & Hoxie.
Columbus*†...Columbia	W. C. Leitsch.
▲Crandon*.....Forest	R. B. Bliss.
Cumberland*†....Barron	H. S. Comstock.
Darien*†.....Walworth	See Elkhorn.
▲Darlington*†...Lafayette	OBTON & OSBORN.
▲Dartford*†..Green Lake	J. C. McConnell.
Deerfield*†.....Dane	See Madison.
Delavan*†.....Walworth	D. B. Barnes.
De Pere*†.....Brown	JOHN SMITH.
▲Dodgeville*†.....Iowa	Jenks & Jones.
Dorchester*†.....Clark	John H. Spengler.
▲Durand*†.....Pepin	C. M. Hillard.
▲Eagle River*†.....Vilas	N. A. Collman.
East Troy*.....Walworth	See Whitewater.
▲Eau Claire*†..Eau Claire	A. H. SHOEMAKER.
Edgerton*†.....Rock	J. P. Towne.
Edmund*†.....Iowa	See Dodgeville.
▲Elkhorn*†.....Walworth	JAY F. LYON.
▲Ellsworth*†.....Pierce	A. Combacker.
Elroy*†.....Juneau	J. T. Dithmar.
Evansville*†.....Rock	Richmond & Smith.
Fennimore*†.....Grant	See Lancaster.
▲Florence*†.....Florence	John O'Hara.
▲Fond duLac*†Fond duL'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*†Jefferson	E. A. WIGDALE.
Ft. Howard*†.....Brown	See Green Bay.
Fountain City*†..Buffalo	Martin Fugina.
Fox Lake*†.....Dodge	F. Hamilton & Son.
▲Friendship*.....Adams	S. W. Pierce.
Galesville*†Trempealeau	Freeman & Wadleigh.
Glenwood*•.....St. Croix	See Hudson.
Glidden*†.....Ashland	See Ashland.
▲Grand Rapids*†....Wood	GARDNER & GAYNOR.
▲Grantsburg*†.....Burnett	S. F. Grover.
▲Green Bay*†.....Brown	NEVILLE & HUTCHINSON.
Greenwood*.....Clark	D. V. Richardson.
Hammond*†....St. Croix	See Hudson.
Hartford*†..Washington	H W. Sawyer.
Hartland*†....Waukesha	H. W. Goodwin.
▲Hayward*†.....Sawyer	J. F. Riordon.
Hillsboro*.....Vernon	R. C. Thompson.
Horicon*†.....Dodge	J. E. Sawyer.
Hortonville*† Outagamie	See New London.
▲Hudson*†.....St. Croix	BAKER & HELMS.
▲Hurley*†.....Iron	A. L. Ruggles.
Independence*† Tr'mp'l'u	Gaveney & Coevie.
Iola*•.....Waupaca	See Waupaca.
Iron River*†....Bayfield	Ernest Sauve.
▲Janesville*†.....Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*†.....Jefferson	R. B. KIRKLAND.
Johnson'sCreek*†Jeff's'n	See Jefferson.
▲Juneau*†.....Dodge	George W. Sloan.
Kaukauna*†..Outagamie	G. H. Dawson.
▲Kenosha*†.....Kenosha	GERALD R. McDOWELL.
▲Kewaunee*†..Kewaunee	JOHN WATTAWA.
Kilbourn*†.....Columbia	Thomas B. Coon.
▲La Crosse*†....La Crosse	FRUIT & GORDON.
Lake Geneva*†Walworth	CHARLES S. FRENCH.
Lake Mills*†....Jefferson	Wm. H. Tasker.
▲Lancaster*†.....Grant	H. BUCKNER.
Lodi*†.....Columbia	S. H. Watson.
Loyal*•.....Clark	See Greenwood.
▲Madison†.....Dane	OLIN & BUTLER.
Maiden Rock*†.... Pierce	J. W. Hancock.
Manawa*†.....Waupaca	See Waupaca.
▲Manitowoc*†.Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*†...Marinette	QUINLAN & DAILY.
Marion*†.....Waupaca	J. C. Hart.
Markesan*†.Green Lake	A. McDonald.
Marshfield*†.....Wood	E. M. DEMING.
▲Mauston*†.....Juneau	H. W. Barney.
Mayville*†.....Dodge	Lamoreux & Husting.
Mazomanie*†.....Dane	H. Powell.
▲Medford*†.....Taylor	Clinton Textor.
Melrose*.....Jackson	J. A. Johnson.
Menasha*†...Winnebago	J. C. KERWIN.
▲Menomonee*†.....Dunn	ROBERT MACAULEY.
▲Merrill*†.....Lincoln	CURTIS & REID.
Milton*†.....Rock	E. P. Clarke.
Milton Junction*†..Rock	Will H. Gates.
▲Milwaukee*†.Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any Bank or firm in Milwaukee.
" ..... "	HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	MILLER, NOYES, MILLER & WAHL, 102 Wisconsin St. Attorneys for First National Bank, Milwaukee National Bank, American Express Co., Milwaukee Trust Co., and Jos. Schlitz Brewing Co.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTOM & VILAS. Attorneys for Wisconsin National Bank and The Edward P. Allis Co., and Pabst Brew'g Co.
Mineral Point*†....Iowa	SPENSLEY & McILHON.
Minocqua*†.....Vilas	See Rhinelander.
Mondovi*†.....Buffalo	L. G. Gilman.
▲Monroe*†.....Green	THOMAS LUCHSINGER.
▲Montello*†....Marquette	John Barry.
Montfort*†.....Grant	P. T. Stevens.
Monticello*†.....Green	See Brodhead.
Mount Horeb*†....Dane	See Madison.
Mukwonago*†Waukesha	F. R. Smith.
Muscoda*†.....Grant	J. M. Cubela.
Neenah*†....Winnebago	J. C. KERWIN.
▲Neillsville*†.....Clark	O'NEILL & MARSH.
New Glarus*†.....Green	T. C. Hefty.
New Lisbon*†.....Juneau	J. J. Hughes.
New London*†.Waupaca	F. C. Weed.
New Richmond*†St.Cr'ix	Hawkins & Hawkins.
No. La Crosse† La Crosse	See La Crosse.
Oconomowoc*†Wauk'ha	O. F. Jones.
▲Oconto*†.....Oconto	MORROW & LYNCH.
Omro*†.....Winnebago	F. T. Tucker.
▲Osceola*†.....Polk	Charles H. Oakey.
▲Oshkosh*†....Winnebago	DAVIDSON & WILDE.
Palmyra*†.....Jefferson	W. Biltcliffe.
Patch Grove*.....Grant	John Jones.
▲Phillips*†.....Price	J. D. ROWLAND.
Plainfield*†...Waushara	W. N. Kelley.
Platteville*†.....Grant	Carter & Burns.
Plymouth*†..Sheboygan	M. C. MEAD.
▲Portage*†.....Columbia	E. S. BAKER.
▲PortWashington*†Ozauk	W. M. Foster.
Poynette*†.....Columbia	See Portage.
▲PrarieduChein*†Crawf'd	Thomas & Fuller.
Prairie du Sac*†.....Sauk	See Baraboo.
Prescott*†.....Pierce	J. S. White.
Princeton*†. Green Lake	F. E. Clark.
▲Racine*†.....Racine	PALMER & GITTINGS.
Randolph*†.....Dodge	See Columbus.
Reedsburg*†.....Sauk	G. Stevens.
Reeseville*†.....Dodge	Davison & Venie.
Rewey*†.....Iowa	See Dodgeville.
▲Rhinelander*†...Oneida	PAUL BROWNE.
Rice Lake*†.....Barron	C. A. STARK.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
▲RichlandCenter*•†Richl'd	F. W. BURNHAM.
Ripon*•†.... Fond du Lac	John S. Rountree.
River Falls*•†..... Pierce	F. M. White.
Sauk City*•†.....Sauk	J. B. Quimby.
Seymour*•†....Outgamie	F. M. Wilcox.
Sharon*•†.....Walworth	See Lake Geneva.
▲Shawano*•†..... Shawano	H. G. Dreier.
Sheboygan*•†.Sheboygan	F. R. WILLIAMS.
SheboyganFalls*•† Sh'gan	J. H. James.
▲Shell Lake*•†..Washburn	L. H. Mead.
Shullsburg*•†.. Lafayette	J. B. Simpson.
SoldiersGrove*•Crawford	See Prairie du Chien.
South Milwaukee*•† Mil'e	See Milwaukee.
▲Sparta*•†.....Monroe	MORROW & MASTERS.
Spring Green*•†.....Sauk	See Baraboo.
Spring Valley*•†...Pierce	See Ellsworth.
▲St. Croix Falls*•†....Polk	M. P. Jerdee.
▲Stevens Point*•† .Portage	OWEN & FROST.
Stoughton*•†.....Dane	W. J. Lowry.
▲Sturgeon Bay•†..... Door	R. P. CODY.
Sun Prairie*•†.... Dane	Thomas C. Hayden.
▲Superior*•†.....Douglas	W. E. PICKERING.
Thorp*•†.....Clark	George B. Parkhill.
Tomah*•†.....Monroe	W. B. Naylor, Jr.
Tomahawk*•† ....Lincoln	A. H. Woodworth.
Two Rivers*•† Manitowoc	See Manitowoc.
Viola*•.....Richland	See Richland.
▲Viroqua*•†.....Vernon	SMITH & GRIFFIN.
▲Washburn*•†.....Bayfield	E. C. ALVORD.
Waterloo*•†.... Jefferson	J. H. Rider.
Watertown*•† . Jefferson	WM. H. WOODARD.
▲Waukesha*•†...Waukesha	V. H. TICHENOR.
▲Waupaca*•†.... Waupaca	IRVING P. LORD
Waupun*•†..Fond du Lac	C. E. Hooker.
▲Wausau*•†..... Marathon	BUMP, KREUTZER & ROSENBERRY.
▲Wautoma*..... Waushara	John Clark.
▲West Bend*•†. Wash'gton	C. H. MILLER.
West Salem*•†.La Crosse	A. S. Daniels.
West Superior*•† Douglas	DICKINSON, KENNEDY & GRAHAM. References: Any bank or business house in Superior.
" ..... "	GEORGE P. KNOWLES. Refers to any bank in West Superior.
" ..... "	ROSS, DWYER & HANITCH. Refer to First National Bank and Northwestern National Bank.
Weyauwega*•†..Waupaca	A. S. Hutchinson.
▲Whitehall*•† Tr'mpealeau	H. A. Anderson.
Whitewater*•†.Walworth	JAMES G. KESTOL.
Winneconne*•† Win'bago	J. D. Rush.
Wittenberg*•†..Shawano	Goodrick & Goodrick.
Wonewoc*•†.....Juneau	A. S. Carter.

WYOMING.

Town and County.	Name.
▲Basin.....Bighorn	See Sheridan.
▲Buffalo*†.....Johnson	T. P. HILL.
Carbon*•† ..... Carbon	See Rawlins.
▲Casper*•† ..... Natrona	E. D. Norton.
¶▲Cheyenne*•†... Laramie	JOHN W. LACEY. Attorney for and refer to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*•†.....Converse	Charles F. Maurer.
▲Evanston*•†.....Uintah	CLARK & BEARD.
▲Green River*•† Sw'twater	See Rock Springs.
▲Lander*†..... Fremont	James S. Vidal.
▲Laramie*•†..... Albany	JOHN H. SYMONS.
Lusk*•†..... Converse	D. E. Goddard.
▲Newcastle*•†..... Weston	M. B. Campbin.
▲Rawlins*•†..... Carbon	CHATTERTON & FISHBACK.
Rock Springs*•†Sw'tw't'r	D. A. Revvill
▲Sheridan*•†.....Sheridan	J. G. HUNTER.
▲Sundance*.....Crook	H. A. Alden.
Thermopolis .... Bighorn	See Sheridan.
Wheatland*•† ... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Town and County.	Name.
Ainsworth†.... Kootenay	See Nelson.
Balfour†.....Kootenay	See Nelson.
Chilliwack*†.. Chilliwack	See New Westminster.
Ft. Steele†.....Kootenay	See Nelson.
Greenwood City*.....Yale	See Rossland.
Kamloops*•†.....Yale	F. J. Fulton.
Kaslo*•† ..... Kootenay	See Nelson.
Nakusp*† ..... Kootenay	See Nelson.
Nanaimo*•†...Vancouver	W. A. MACDONALD.
Nelson*•†.....Kootenay	R. W. HANNINGTON.
New Denver*•† Kootenay	See Nelson.
New Westminster*•† New Westminster	G. E. CORBOULD.
Pilot Bay ..... Kootenay	See Nelson.
Revelstoke*•† . Kootenay	See Nelson.
Robson*†..... Kootenay	See Nelson.
Rossland*•†.... Kootenay	DALY & HAMILTON.
Salmo•..... Kootenay	See Nelson.
Sandon*† ..... Kootenay	See Nelson.
Slocan City.....Kootenay	See Nelson.
Trail•.....Kootenay	See Nelson.
Vancouver*•† New Westminster	RUSSELL & RUSSELL. Solicitors for Bank of British North America.
" ..... "	WILSON & SENKLER. Solicitors for Bank of Montreal and Dominion Government.
Vernon*•†.....Yale	W. MAURICE COCHRANE.
Victoria*•†.....Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir•..... Kootenay	See Nelson.

MANITOBA.

Town and County.	Name.
Birtle*•†..... Shoal Lake	C. J. Mickle.
Boissevain*•† Tu'eM'nt'n	Norman P. Buckingham.
Brandon*•†.....Brandon	COLDWELL & COLEMAN
Carberry*•†..... Norfolk	G. Barrett.
Carman*•† ..... Dufferin	F. A. Brown.
Cypress River*•† Marqu'e	See Winnipeg.
Dauphin•†..... Marquette	See Winnipeg.
Deloraine*•†Turtle Mou'n	J. A. Mather.
Emerson*•† ..Manchester	See Winnipeg.
Gladstone*•† Westbourne	George Claxton.
Glenboro*•†.....Norfolk	See Winnipeg.
Gretna*•†.....Manchester	See Winnipeg.
Hamiota•† ..... Marquette	See Winnipeg.
Hartney*•†.....Selkirk	G. St. J. Halien.
Holland*•† .....Norfolk	See Winnipeg.
Killarney*•†.....	See Winnipeg.
Manitou*•† ..... Dufferin	W. F. Ellis.
McGregor*•†.....Norfolk	See Carberry.
Miami*•† .....Selkirk	See Winnipeg.
Minnedosa*•† .Minnedosa	Alex. Stewart.
Morden*•† .....Dufferin	See Carman.
Neepawa*•†Beaut'l Plains	Howden & Howden.
Oak Lake*•† .....Selkirk	See Hartney.
Pilot Mound*•†Rock Lake	See Winnipeg.
Portage la Prairie*•†P.laP	W. J. COOPER.
Rapid City*•† .Minnedosa	Carss & Nelles.
Selkirk*†..... Lisgar	See Winnipeg.
Souris*•†.....Brandon	See Brandon.
Stonewall*•† ..Rockwood	See Winnipeg.
St. Pierre.....Selkirk	See Winnipeg.
Treherne*•† ..... Norfolk	See Winnipeg.
Virden*•†.....Dennis	Goulton & Singer.
Wawanesa•†.....Brandon	See Brandon.
Winkler .....Lisgar	See Winnipeg.
Winnipeg*•† .....Selkirk	MACDONALD, TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

Town and County.	Name.
St. Pierre	A. Behaghel.

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NEW BRUNSWICK.

Town and County.	Name.
Bathurst*† ....Gloucester	Gilbert & Gilbert.
Campbellton*•†..Rest'che	See St. John.
Chatham*•† .Northumb'd	Warren C. Winslow.
Dorchester*•† Westmor'd	M. G. Teed.
Edmundston*•†..Victoria	John G Stevens.
Fredericton*•†.....York	ARTHUR R. SLIPP.
Hartland*•†.....Carleton	See Woodstock.
Hillsboro*•† .....Albert	See Moncton.
Kingston*†.....Kent	See St. John.
Moncton*•† .Westmorel'd	S. W. PALMER.
New Castle*•† .N'thuml'd	A. A. Davidson.
Sackville*•† .Westmorel'd	A. B. Copp.
Shediac*•† Westmoreland	See Sackville.
St. Andrews*•† .Charlotte	F. H. Grimmer.
St. John*•†.....St. John	ALEXANDER P. BARNHILL.
St. Stephen*•†..Charlotte	J. G. Stevens, Jr.
Sussex*† .....Kings	White, Allison & King.
Woodstock*•†...Carleton	J. Norman W. Winslow.

NEWFOUNDLAND.

Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Battleford*† ....Sas'k'h'n	See Prince Albert.
Calgary*•† ..Alberta Dist.	P. McCARTHY.
Edmonton*•†AlbertaDist.	BECK & EMERY.
Ft.Qu'Appelle† Assinib'ia	See Regina.
Grenfell*•† ....Assiniboia	W. Peel.
Indian Head*•† Assiniboia	See Regina.
Lethbridge*•† Alb'taDist.	Conybeare & Gallihor.
McLeod*•† .....Alberta	Hautain & Mackenzie.
Moose Jaw*•† Assini'ia D.	See Regina.
Moosemin*•†.Assini'ia D.	See Regina.
PrinceAlbert*†.Sas'h'n D.	See Regina.
Qu Appelle*Assiniboia D	A. D. Dickson.
Regina*•†Assiniboia Dist.	HAMILTON & JONES.
So.Edmonton* ...Alberta	See Calgary.
Whitewood*•† Assiniboia	R. H. Wyssman.
Yorkton*•†.....Assiniboia	See Regina.

NOVA SCOTIA.

Acadia Mines*†.Colch'ter	See Truro.
Amherst*•†..Cumberland	TOWNSEND & ROGERS.
Annapolis Royal*•† A'p'is	I. J. Ritchie.
Antigonish*•† Antigonish	J. F. Wall.
Barrington*†.. Shelburne	See Shelburne.
BarringtonPassage,Shelb.	See Shelburne.
Berwick*•†.....Kings	See Kentville.
Bridgetown*•†..Annapolis	T. D. Ruggles & Sons.
Bridgewater*•†.Lunenb'g	H. T. Ross.
Canning*•† .....Kings	See Kentville.
Canso*†.....Guysboro	See Antigonish.
Dartmouth*•†.... Halifax	B. A. Weston.
Digby*•†.....Digby	Frank Jones.
Glace Bay...Cape Breton	Chisholm & Crowe.
Guysborough*†..Guys'ro'	Joseph A. Fulton.
Halifax*•† .....Halifax	ALFRED WHITMAN.
" ..... "	BORDON, RITCHIE & CHISHOLM.
Kentville*•† ..... Kings	Shaffner & Robertson.
Liverpool*† ..... Queens	John George Pyke.
Lockport*†.... Shelburne	E. M. Bill.
Londonderry*†Colchester	See Truro.
Lunenburg*•† Lunenburg	Charles W. Lane.
Maitland*†.....Hants	G. W. Corbett.
Middleton*•†...Annapolis	W. G. Parsons.
New Glasgow*•†.. Pictou	Fraser, Jennison & Graham.
North Sydney*•†C.Breton	Murray & MacKenzie.
Oxford*•† ...Cumberland	See Amherst.
Parrsboro*•† Cumberland	See Amherst.
Pictou*•† .....Pictou	E. M. MACDONALD.
PortHawkesb'y*Invern'ss	George O. Forsyth.
Port Hood*† ...Inverness	Samuel Macdonald.
Shelburne*†....Shelburne	N. W. White.
Sherbrooke*†.. Guysboro	W. D. R. Cameron.
Shubenacadie*•† ...Hants	See Windsor.
Springhill*..Cumberland	See Amherst.
Stellarton*•†.....Pictou	See Pictou.
Sydney*•†...Cape Breton	A. J. G. MacECHEN.
Truro*•†.....Colchester	Hugh MacKenzie.
Westville*•† ..... Pictou	See Pictou.
Weymouth*•† .....Digby	J. A. Grierson.
Windsor*•† ..... Hants	JOHN W. OUSELY.
Wolfville*•†.....Kings	E. Sidney Crawley.
Yarmouth*•† ..Yarmouth	GEORGE BINGAY.

ONTARIO.

Town and County.	Name.
Acton*•† ... .Halton	See Georgetown.
Alexandria*•† .Glengarry	A. L. Smith.
Alliston*•† ..... Simcoe	McCarthy & Duncan.
Almonte*•† ..... Lanark	Greig & Jamieson.
Alvinston*•† ... Lambton	Hannah & Burnham.
Amherstburg*•†.....Essex	D. R. Davis.
Arkona*† .....Lambton	See Alvinston.
Arnprior*•†.....Renfrew	Dulmage & Burwash.
Arthur*•†.....Wellington	M. M. McMartin.
Athens*•†.....Leeds	W. A. Lewis.
Aurora*•† ..... York	T. H. Lennox.
Aylmer*† .....Elgin	Miller & Backhouse.
Ayr*•† .....Waterloo	See Galt.
Barrie*•†.....Simcoe	McCARTHY, PEPLER & McCARTHY.
Beaverton*•†.....Ontario	T. Earnest Godson.
Beeton*•† ..... Simcoe	See Alliston.
Belleville*•†.....Hastings	F. E. O'FLYNN.
Berlin*•†.....Waterloo	A. Miller.
Blenheim*•† ..... Kent	R. H. Thompson.
Blyth*•† ..... Huron	A. S. Dickson.
Bothwell*•†..... Kent	George L. Taylor.
Bowmanville*•† .Durham	J. Keith Galbraith.
Bracebridge*•†..Muskoka	Thomas Johnson.
Bradford*•†.....Simcoe	Mark Scanlon.
Brampton*•† ..... Peel	R. H. Pringle.
Brantford*•† .....Brant	BAIRD & HENDERSON.
Brigden*•† .....Lambton	See Sarnia.
Brighton*•†.No'umberl'd	W. H. Harris.
Brockville*•† ..... Leeds	BROWN & FRASER.
Brussels*•† .....Huron	G. F. Blair.
Burlington*•† .... Halton	E. H. Cleaver.
Campbellford*•† N'hm'l'd	D. J. Lynch.
Cannington*•† ...Ontario	A. J. Sinclair.
Carleton Place*•† Lanark	C. McIntosh.
Cayuga*•†.....Haldimand	Colter & Goodman.
Chatham*•† .....Kent	WILSON, KERR & PIKE.
Catsworth*•† .....Grey	See Owen Sound.
Chesley*•† ..... Bruce	O. A. Langley.
Chippawa*•† .... Welland	See Niagara Falls.
Clarksburg*•† ..... Grey	See Thornburg.
Clifford*•†.... Wellington	See Harriston.
Clinton*•†.....Huron	W. Braydon.
Cobourg*•†N'th'umberl'd	FRANK M. FIELD.
Colborne*•† N'thumberl'd	W. L. Payne.
Collingwood*•†... Simcoe	HY. ROBERTSON.
Comber*•† ..... Essex	See Essex.
Cornwall*•†.... Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*•†..... Simcoe	See Barrie.
Dashwood ..... Huron	R. H. Collins.
Deseronto*•† .... Hastings	See Belleville.
Drayton*•†... Wellington	A. S. Lown.
Dresden*†..... Kent	J. W. Sharpe.
Dundalk*•†..... Grey	James Lamon.
Dundas*•†... Wentworth	T. H. A. BEGUE.
Dunnville*•†.. Haldimand	W. D. Swayze.
Durham*•†..... Grey	J. P. Telford.
Dutton*•† ..... Elgin	See Aylmer.
Elmira*•† ..... Waterloo	R. V. Clement.
Elmvale*•† ..... Simcoe	Stewart & Boys.
Elora*•†..... Wellington	See Arthur.
Embro*†..... Oxford	See Woodstock.
Essex*•†..... Essex	E. A. Wisner.
Exeter*•†..... Huron	Elliott & Elliott.
Fenelon Falls*•† Victoria	McLaughlin & McDearmid.
Fergus*•†....Wellington	Monro & Fosken.
Flesherton*.....Grey	Lucas & Wright.
Florence*•† .... Lambton	See Sarnia.
Forest*•†.....Lambton	Wm. J. Porte.
Fort William*•† Thunder Bay Dist.	See Port Arthur.
Galt*•† .....Waterloo	TURNBULL & BARRIE.
Gananoque*†..... Leeds	W. B. Carroll.
Georgetown*•†....Halton	Mathieson & McLeod.
Glencoe*•†.....Middlesex	Stuart, Stuart & Ross.
Goderich*•†.....Huron	CAMERON, HOLT & HOLMES.
Grand Valley*•† Dufferin	See Shelburne.
Gravenhurst*•† Muskoka	B. H. Ardagh.
Grimsby*•†..... Lincoln	G. W. Meyer.
Guelph*•†.....Wellington	A. H. M'DONALD.
Hagersville*•† Haldimand	S. Lindsey.
Hamilton*•†..Wentworth	NESBITT,GOULD & DICKSON.
Hanover*•† ..... Bruce	See Owen Sound.
Harriston*•†..Wellington	A. G. Campbell.
Harrow*•†..... Essex	See Essex.
Hastings*•† N'thumberl'd	See Peterboro.
Hawkesbury*•†..Prescott	O'BRIAN & HALL.
Hensall*•†.....Huron	See Seaforth.
Hespeler*•† .... Waterloo	See Galt.
Highgate*•†..... Kent	J. Gillis.
Huntsville*•†... Muskoka	See Bracebridge.
Ingersoll*•† .....Oxford	HEGLER & HEGLER.
Iroquois*•†..... Dundas	J. G. Harkness.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Keewatin*†...R'ny R.,D.	H. A. Langford.
Kemptville*†... Grenville	T. K. Allen.
Kincardine*†.....Bruce	James McPherson.
Kingston*†... Frontenac	SMYTHE & LYON.
Kingsville*†..... Essex	W. A. Smith.
Lakefield*†... Peterboro	See Norwood.
Leamington*†..... Essex	Hanna & Cowan.
Lindsay*† ..... Victoria	T. STEWART.
Listowel*† ..... Perth	J. L. Darling.
London*†..... Middlesex	GIBBONS, MULKERN & HARPER.
Lucan*† ..... Middlesex	Wm. McDiarmid.
Lucknow*†.....Bruce	P. V. Malcomson.
Lynden*† ... Wentworth	See Brankford.
Madoc*†..... Hastings	Wm. Cross.
Markdale*† .....Grey	P. McCullough.
Markham*†..... York	Lawrence & Ormiston.
Marmora*..... Hastings	See Belleville.
Mattawa*†.... Nipissing	See North Bay.
Meaford*† .....Grey	Corley & Hayward.
Merrickville*†Greenville	A. E. Baker.
Midland*†..... Simcoe	John Roe.
Midmay*†..... Bruce	See Kincardine.
Millbrook*† .... Durham	R. Ruddy.
Milton*†..... Halton	J. W. Elliott.
Milverton*†.....Perth	See Listowel.
Mitchell*†.....Perth	Dent & Thompson.
Morrisburg*†..... Dundas	F. Tyrrell.
Mount Forest*†. Wel'ton	R. O. Kilgour.
Napanee*†.....Lennox	WILSON & WILSON.
Newcastle*†.... Durham	See Bowmanville.
New Hamburg*†. W'r'rl'o	William Millar.
New Market*†..... York	Robt. Moore.
Niagara Falls*†. Welland	FRASER & WOODRUFF.
North Bay*†... Nipissing	BROWNING & LEASK.
Norwich*†..... Oxford	See Woodstock.
Norwood*†.....Peterboro	W. A. F. Campbell.
Oakville*†..... Halton	See Toronto.
Oil Springs*†...Lambton	Dawson & Greenizen.
Orangeville*† .. Dufferin	W. L. Walsh.
Orillia*†.....Simcoe	S. S. Robinson.
Orono*† ..... Durham	See Bowmanville.
Oshawa*† ..... Ontario	C. A. JONES.
Ottawa*†..... Carleton	BISHOP & SMITH.
Otterville*†..... Oxford	See Woodstock.
Owen Sound*†.....Grey	Kilbourn & Kilbourn
Paisley*†..... Bruce	Hector Cowan.
Palmerston*† Wellington	See Lucan.
Paris*†.....Brant	Goodon J. Smith.
Parkdale*†..... York	Douglas & Murray.
Parkhill*† .... Middlesex	E. Goodman.
Parry Sound*†McDoug'll	Pirie & Stone.
Pembroke*†....Renfrew	J. H. Burritt.
Penetanguishene*†Simc'e	Thompson & Hewson
Perth*†.....Lanark	F. A. Hall.
Peterboro*†...Peterboro	HALL & HAYES.
Petrolia*† .....Lambton	Moncruff & Gansby.
Pickering*†.....Ontario	See Oshawa.
Picton*†.Prince Edward	P. C. McNee.
Pt.Arthur*† Th'rBayDis.	A. S. Wink.
Port Colborne*†Welland	Harcourt & Cowper.
Port Elgin*†.....Bruce	Wm. Burgess.
Port Hope*† ....Durham	CHISHOLM & CHISHOLM.
Port Perry*† ....Ontario	H. L. Ebbels.
Port Rowen*†...Norfolk	See Simcoe.
Prescott*† .....Grenville	F. J. French.
Preston*† ..... Waterloo	C. R. Hanning.
RatPortage*†RainyR.Dis	Boyce & Bearsto.
Renfrew*†.....Renfrew	James Craig.
Richmond Hill*†....York	A. G. J. Lawrence.
Ridgetown*† .....Kent	W. E. Gundy.
Ripley*† .....Bruce	See Kincardine.
Rodney*†.....Elgin	H. Falconer Jell.
Sarnia*†.....Lambton	GURD & KITTERMASTER.
SaultSte.Marie*† Alg'nD.	H. C. Hamilton.
Schomberg*† ..... York	See Toronto.
Seaforth*† .....Huron	J. McBest.
Shelburne*†.....Dufferin	G. M. Vance.
Simcoe*† .....Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*†...Lanark	Lavell & Farrell.
Stayner*† .....Simcoe	W. W. Campbell.
St. Catharines*† .Lincoln	COLLIER & YALE.
St. George*† .....Brant	See Paris.
Stirling*† ..... Hastings	See Belleville.
St. Marys*† .....Perth	E. W. Harding.
Stouffville*†.....York	C. RUSSELL FITCH.
Stratford*† .....Perth	IDINGTON & ROBERTSON.
Strathroy*† ...Middlesex	J. Folinsbee.
St. Thomas*† .....Elgin	MACDOUGALL & ROBERTSON.
Sudbury* .....Nipissing	See North Bay.
Sunderland*†....Ontario	See Oshawa.
Tara*† .....Bruce	C. E. Start.
Teeswater*† .....Bruce	J. J. Stephens.
Thamesville*† .....Kent	See Ridgetown.
Thedford*† .... Lambton	See Sarnia.
Thornbury*†.....Grey	Wilson & Dyre.
Thorold*†.....Welland	COLLIER & BURSON.
Tilbury*.....Kent	N. Mills.
Tilsonburg*†.....Oxford	J. CARRUTHERS.
Toronto*† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macka." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*†. York	See Toronto.
Tottenham*†.....Simcoe	See Barrie.
Trenton*† .....Hastings	A. Forbes.
Tweed*† .....Hastings	See Belleville.
Unionville*†.....York	See Toronto.
Uxbridge*† .....Ontario	S. S. Sharpe.
Vankleek Hill*† Prescott	F. W. Thistlewaite.
Walkerton*† ..... Bruce	H. P. O'Connor.
Walkerville*†.....Essex	See Essex.
Wallaceburg*† ..... Kent	John S. Fraser.
Waterford*† ....Norfolk	See Hagersville.
Waterloo*† ....Waterloo	See Berlin.
Watford*†.....Lambton	Alexander Saunders.
Welland*†.....Welland	Raymond & Cohoe.
Westport*† .....Leeds	See Brockville.
Whitby*† .....Ontario	David Ormiston.
Wiarton*† .....Bruce	Jacob & Gordon.
Winchester*† ....Dundas	S. S. Reveler.
Windsor*† .....Essex	CLEARY & SUTHERLAND
Wingham*† .... ..Huron	J. A. Morton.
Woodbridge*† .....York	See Toronto.
Woodstock*† ....Oxford	FINKLE & MULLEN.
Woodville*† ....Victoria	See Lindsay.
Wyoming*† ....Lambton	See Watford.
Zurich*† .....Huron	See Clinton.

PRINCE EDWARD ISLAND.

Charlottetown*† Queens'	M. & D. C. McLeod.
Montague Bridge*† Kings	See Charlottetown.
Souris*†..... Kings	See Charlottetown.
Summerside*†.... Prince	McDonald & Martin.

QUEBEC.

Beauharnois*† Beauh'ois	Seers & Laurendeau.
Bedford*† .... Missisquoi	See Cowansville.
Berthier en Haut*Berth'r	V. Allard.
Buckingham*†... Ottawa	F. A. Baudry.
Chambly*†..... Chambly	See Montreal.
Chicoutimi*† Chicoutimi	L. G. Belley.
Coaticook*†... Stanstead	G. H. St. Pierre.
Cookshire*†.... Compton	See Sherbrooke.
Cowansville*†.Missisquoi	Baker & Giroux.
Danville*† ....Richmond	See Richmond.
Farnham*† ...Missisquoi	See Cowansville.
Fraserville†.....Tenita	S. C. RIOU.
Granby*†..... Shefford	See Waterloo.
Hochelaga*† .. Hochelaga	See Montreal.
Hull*† ..... Ottawa	J. M. McDOUGALL.
Huntingdon*† .Hunt'don	See Beauharnois.
Iberville*†.....Iberville	See St. Johns.
Joliette*†.....Joliette	J. A. Renaud.
Lake Megantic† Compton	J. A. Thibodeau.
L'Assomption*† L'As'pt'n	J. E. Faribault.
Lachine*†. Jacq'sCartier	See Montreal.
Lachute*†..... Argenteuil	See St. Jerome.
L'Epiphanie*† L'Ass'pt'n	See Laurentides.
La Prairie*†...La Prairie	See Montreal.
Laurentides*†Assumption	R. T. Beaudoin.
Levis*†..... Levis	Belleau, Stafford & Belleau.
Longueuil*†.....Ch'mbly	See Montreal.

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Town and County.	Name.
Louiseville*•† Maskino'ge	A. L. Desaulniers.
Magog*•† ..... Stanstead	See Stanstead.
Marieville*•†..... Rouville	H. G. Paulin.
Montreal*•†... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques-Carter Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Solicitors for Ville-Marie Bank and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for Pullman's Palace Car Co., Merchants Bank of Halifax, and Royal Trust Co.
Nicolet*•† ..... Nicolet	See Three Rivers.
Papineauville•†... Ottawa	See Hull.
Plessisville†.....Megantic	LAURIER & LAVERGUE.
Pt.St.Charles*•† Hoch'aga	See Montreal.
Quebec*•†.....Quebec	REDARD & DECHENE, 23 St. Louis Street.
Richmond*†... Richmond	Henry Aylmer.
Riviere du Loup*•†Tem'ta	See Fraserville.
Roberval*•†... Chicoutimi	See Chicoutimi.
Sherbrooke*•† Sherbro'ke	WHITE, CATE & WELLS.
Sorel*•†.....Richelieu	Wurtele & La Croix.
Stanbridge† E. Missisquoi	Z. V. Cornell.
Stanstead*•† ...Stanstead	M. F. Hackett.
St. Cesaire*•†.....Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*•† Champlain	See Quebec.
Ste. Marie*... .....Quebec	See Three Rivers.
Ste.ThereseDeBl'inv'le*•† Terrebonne	See Montreal.
St. Francois*•†DeLaBe'ce	See Montreal.
St. Francois-du-Lac Yamaska	See Nicolet.
St. Henri*•†... Hochelaga	See Montreal.
St. Hyacinthe*•†St. Hy'he	FONTAINE, ST. JACQUES & FONTAINE.
St.JeanBaptisteHochel'ga	See Montreal.
St. Jerome*•† Terrebonne	C. J. de Martigny.
St. Johns*•†.... St. Johns	Paradis & Chasse.
St. Johns Suburb*Quebec	See Quebec.
St.Laurent†Jacq'sCartier	See Montreal.
St. Remi*•† .. Napierville	D. Monet.
St. Roch de Quebec*†Que.	HAMEL, TESSIER & TESSIER.
St. Sauveur*.....Quebec	A. Cariveau.
Three Rivers*•†St.Mau'ce	P. N. Martel.
Valleyfield*•† Beauharn's	See Beauharnois.
Victoriaville.* Athabaska	Crepeau & Crepeau.
Waterloo*•†..... Shefford	Charles J. Nutting.
Westmount†...Hochelaga	See Montreal.

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